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Trends and Conditions in Census Metropolitan Areas

Low-income in Census Metropolitan Areas, 1980-2000

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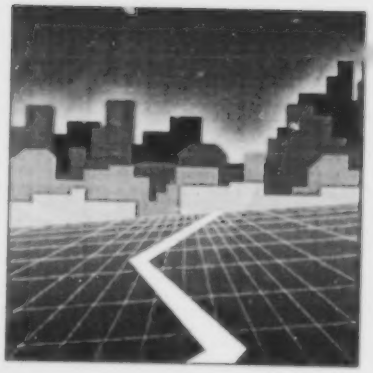

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Trends and Conditions in Census Metropolitan Areas

This series of reports provides key background information on the trends and conditions in Canadian Census Metropolitan Areas (CMAs) across a number of dimensions. Subjects covered include demographics, housing, immigration, aboriginal persons, low income, economic conditions, health, location of work and commuting mode, and culture. Most reports cover the 1981-2001 period.

The objective of these reports is to provide statistical measures of trends and conditions in our larger metropolitan areas, and neighbourhoods within them. These measures will be available for use in city planning and in policy assessments of what works to create a healthy city.

Statistics Canada has worked on this project in collaboration with the Cities Secretariat of the Privy Council Office, with financial assistance from 14 other departments.

This project is being conducted under the direction of Doug Norris and Garnett Picot at Statistics Canada.

Statistics Canada
Business and Labour Market Analysis Division

Trends and Conditions in Census Metropolitan Areas

Low Income in Census Metropolitan Areas, 1980-2000

Andrew Heisz and Logan McLeod

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Note of appreciation

Canada owes the success of its statistical system to a long-standing partnership between Statistics Canada, the citizens of Canada, its businesses, governments and other institutions. Accurate and timely statistical information could not be produced without their continued cooperation and goodwill.

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Executive summary

Across the nation, businesses, policy makers and Canadians from all walks of life share a heightened interest in and awareness of the 'status' of Canada's metropolitan areas. They are concerned about renewing community life in the urban centres. This means addressing poverty, providing new opportunities to learn and to work for all Canadians—including new immigrants and Aboriginal people—and enhancing the business climate.

This report is the first of a series that develops statistical measures to shed light on issues of importance for Canada's largest urban centres. Statistics Canada has worked on this project in collaboration with the Cities Secretariat of the Privy Council Office.

The objective is to provide statistical measures of trends and conditions in our larger urban areas and the neighbourhoods within them. These measures will be available for use in city planning and in policy assessments of what works to create a healthy city.

This comprehensive report paints a statistical portrait of urban income and low income in Canada. It does so by examining the changes in pretax family income within the nation's 27 largest census metropolitan areas (CMAs)[1] from 1980 to 2000, based on census data.

The analysis emphasizes low income and the situation of particular groups at high risk of being in low income, including recent immigrants (defined as those arriving in Canada during the 10 years preceding the census), Aboriginal people and lone-parent family members.

It also uses census tract data to analyse changes in income inequality among various neighbourhoods within individual CMAs. The goal is to determine whether the income gap between richer and poorer neighbourhoods is widening, and whether the share of neighbourhoods that are low-income neighbourhoods is on the rise. (A low-income neighbourhood is one where the low-income rate exceeds 40%.)

The report also looks within low-income neighbourhoods at the characteristics of its residents, particularly groups such as recent immigrants or Aboriginal people who are at higher risk of being in low income, as well as the characteristics of the neighbourhoods themselves.

Low income in metropolitan areas

Median family income and low-income rates showed little change in most metropolitan areas in the 1990s. This followed a decade of growth in median income and decline in low-income rates in most metropolitan areas in the 1980s.

Median income of families living in a metropolitan area in 2000 amounted to $62,300, a 1% increase from 1990. (Median is the point at which half of families had higher income and half less.) On the whole, incomes rose faster during the 1980s. Median family income in metropolitan areas rose 5% across the 1980s. Over the entire 1980 to 2000 period, median income rose by 7%.

[1] A census metropolitan area (CMA) is the area formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count required for an urban core to form a CMA is at least 100,000. To be included in the CMA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census data on place of work.

In the 1980s, most CMA residents shared the economic growth to some extent. Incomes increased at both the top and the bottom of the income distribution, but those at the top tended to rise more. In the 1990s, growth was concentrated more among high-income families, with the income of lower-income families growing little or declining in most metropolitan areas.

As a result, low income in metropolitan areas rose slightly from 17.2% to 17.7% between 1990 and 2000. Among metropolitan areas, trends were mixed in this decade as six CMAs had their low-income rates drop more than 1 percentage point and six had their low-income rate rise more than 1 point. Low-income rates changed little in the remainder of CMAs.

In contrast, from 1980 to 1990 the low-income rate in CMAs fell from 18.3% to 17.2%, down 1.1 points. Most metropolitan areas shared in this decline. As a result of gains made in the 1980s, the low-income rate among all metropolitan areas was, at 17.7%, marginally lower in 2000 than in 1980.

Two large metropolitan areas where the low-income rate increased in the 1990s were Toronto and Vancouver. Increases in low income in these CMAs were concentrated among recent immigrants (those who arrived during the decade preceding the census).

In 2000, people in low income living in CMAs received much less of their income from earnings, and more from government transfers, than their counterparts two decades earlier. Among individuals in low income in 2000, 51.1% of their income came from transfers, compared with 42.7% in 1980.

Characteristics of low-income persons

Low-income rates within CMAs were higher among certain groups, making them disproportionately represented among the low-income population.

This report focusses on three groups that tended to have higher low-income rates relative to the entire population of a given CMA: recent immigrants (those who arrived during the decade preceding the census); Aboriginal people; and members of lone-parent families.

Recent immigrants in CMAs had an estimated low-income rate of 35% in 2000, nearly twice the rate in CMAs overall. Their low-income rate rose over the 1980 to 2000 period, from 23% in 1980 to 35% in 2000. This increase was observed in all CMAs with a large population of recent immigrants.

In some large CMAs, rising low income in the 1990s was concentrated among recent immigrants. In Toronto, where the low-income rate rose by 1.8 percentage points between 1990 and 2000, the low-income rate among recent immigrants rose by 4.6 points from 28.2% to 32.8% during the same period. In contrast, the low-income rate among the remainder of Toronto's population was virtually unchanged.

Aboriginal people and lone-parent families also displayed much higher than average low-income rates in CMAs. In 2000, approximately 42% of Aboriginal people living in CMAs were in low income, more than double the national average for CMAs.

The low-income rate for people living in lone-parent families was 47% in 2000, compared with 15% among people in other types of families. However, low-income rates among lone-parent families did decline significantly over the 1980 to 2000 period.

CMAs have different proportions of immigrants and Aboriginal people. As a result, the composition of the low-income population varies widely from city to city. In Winnipeg, Regina and Saskatoon, more than 20% of the low-income population were Aboriginal people. By way of contrast, in Toronto and Vancouver, few of the low-income population were Aboriginal people, but 32.0% and 32.6%, respectively, were recent immigrants. Less than 10% of the low-income population in most CMAs east of Montréal were recent immigrants or Aboriginal people.

Low-income neighbourhoods

The income gap between richer and poorer neighbourhoods widened in most CMAs in the period 1980 to 2000, particularly from 1990 to 2000. In nearly all cities, income increased faster in the higher-income neighbourhoods than it did in lower-income neighbourhoods. This is a reflection of the fact that income grew more quickly among high- than low-income families.

As with the low-income rate, the proportion of low-income neighbourhoods across all CMAs remained relatively stable between 1980 and 2000. In 1980, 6.1% of neighbourhoods in CMAs were low-income neighbourhoods. This proportion fell to 5.5% in 1990, doubled to 11.8% in 1995, and then plunged to 5.8% by 2000 as economic conditions improved.

Low-income neighbourhoods tend to cluster together but are not always found in the city core. Some centres, such as Winnipeg and Vancouver, have a single dominant cluster of low-income neighbourhoods in the downtown core. Others, such as Toronto and Montréal, have several distinct clusters of low-income neighbourhoods surrounding a relatively affluent downtown. In Toronto and Montréal, low-income neighbourhoods were also less likely to be found downtown and more likely to be found in clusters outside of downtown in 2000 than they were in 1980.

Recent immigrants, Aboriginal people and lone-parent families were more likely than other groups to live in low-income neighbourhoods. In 2000, 11.7% of Aboriginal people lived in low-income neighbourhoods, as did 9.7% of recent immigrants. Among all CMA residents, only 4.4% lived in low-income neighbourhoods.

The composition of low-income neighbourhoods has shifted toward Aboriginal people and immigrants, and away from others. Among all CMAs, recent immigrants represented 9.9% of low-income neighbourhood residents in 1980. By 2000, this had doubled to 19.8% . Of course, this pattern varied by CMA, depending upon the prevalence of immigrants in the urban area. In Toronto, the share of residents of low-income neighbourhoods who were recent immigrants rose from 24.4% in 1980 to 39.1% in 2000. In Montréal, this share more than doubled, from 7.8% in 1980 to 19.4% in 2000.

Aboriginal people were also a significant and growing fraction of residents of low-income neighbourhoods in CMAs with large Aboriginal populations, such as Winnipeg and Saskatoon. In Winnipeg, 30.8% of residents of low-income neighbourhoods in 2000 were Aboriginal people, up from 24.5% in 1995.

Chapter 1

Introduction

This report examines pretax family income and low income in 27 Canadian census metropolitan areas (CMAs) over the period 1980 to 2000. Its objective is to describe trends in income and low income in CMAs. Income is defined in Box 1.1.

The analysis pays particular attention to four factors:

- **Income and inequality trends:** Is the economic well-being of most CMA residents on the rise? Are the rich getting richer and the poor poorer?
- **Low-income trends:** What are the trends in low income in Canadian CMAs? Are low-income persons receiving more income from government transfers?
- **At-risk groups:** Are recent immigrants, Aboriginal people, seniors, children and lone-parent family persons at greater risk of being in low income? Do changes in the concentration of these groups in CMAs underlie trends in low-income rates?
- **Neighbourhood trends:** Are CMAs dividing into high-income and lower-income neighbourhoods? Are low-income neighbourhoods becoming more prevalent? Do low-income neighbourhoods cluster together in the downtown core of the CMA? Who lives in low-income neighbourhoods?

The study uses data from the 1981, 1986, 1991, 1996 and 2001 censuses of Canada. The census, conducted in May or June of the respective census years, collects income information for the preceding year. Thus, it compares results for 1980, 1985, 1990, 1995 and 2000.

A census metropolitan area (CMA) is the area formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count required for an urban core to form a CMA is at least 100,000. To be included in the CMA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census data on place of work. The universe of CMAs as of the 2001 Census is: St. John's, Halifax, Saint John, Chicoutimi–Jonquière, Québec, Sherbrooke, Trois-Rivières, Montréal, Ottawa–Hull, Kingston, Oshawa, Toronto, Hamilton, St. Catharines–Niagara, Kitchener, London, Windsor, Sudbury, Thunder Bay, Winnipeg, Regina, Saskatoon, Calgary, Edmonton, Abbotsford, Vancouver and Victoria. All are included in this study.

This report examines the annual pretax family income of individuals. Because families can be of different sizes, it is preferable to standardize income for the size of the family to make comparisons meaningful. The income concept used is the adult equivalent adjusted (AEA) income. This measure accounts for economies of scale in family consumption. To generate AEA income, total household income is divided by an adjustment factor that is based on the size and structure of the family. The more members a family has, the larger the adjustment factor. This income is then assigned to every member of the family so that they all have the same AEA income. Hence, given two families with the same unadjusted income, each member in a family with four members will have less AEA income than each member in a family of two

members. (See Box 1.1 for details.) Because AEA income adjusts for changes in family size, changes in AEA income over time are more valid than changes in unadjusted family income. Selected tables are supplied in an appendix for readers who prefer to examine unadjusted family income.

Income is converted from nominal to real 2000 dollars using the Consumer Price Index (CPI). CMA-specific CPIs are used when these are available, and provincial CPIs are used otherwise. As a result, changes in income reported in this study reflect real changes in purchasing power in the CMA.

A person is deemed to be in low income if his or her adjusted income is below a predetermined threshold. For the purposes of this report, the threshold is defined as one-half the median adjusted income in 2000 in a particular CMA. Real adult equivalent adjusted income for each year—1980, 1985, 1990, 1995 and 2000—is then compared with this fixed threshold. This indicator is commonly referred to as a low-income measure (LIM). Use of the LIM tells us what fraction of a CMA population has income that is substantially less than most other people in a given CMA. Some readers may prefer to examine low-income rates using conventionally defined low-income cut-offs (LICOs). For these readers, selected tables are presented in an appendix, and are referred to in the text where appropriate. Because some results are sensitive to the choice of low-income threshold, this report emphasizes results that are unaffected by this choice (see Box 1.2 for details).

Low-income rates, as defined in this paper, are not useful for comparing differences among CMAs. This is because the low-income rate does not account for inter-CMA differences in price levels. Being in low income in a CMA with a comparatively high cost of living may be much different from being in low income in a CMA with a low cost of living. As a result, differences in the low-income rate across CMAs are not emphasized in this study.

However, for a given CMA, changes over time in the low-income rate are valid. This is because the LICO or LIM provides a fixed-income reference point to compare against real income (adjusted for changes in the price level). One can ask whether the fraction of the CMA population above or below this reference point has increased or decreased. One can also ask whether the share of the population below the reference point has increased more in one city than in another. Similarly, comparisons between demographic groups within a CMA are also valid.

Individuals and families living in collective dwellings and non-permanent residents of Canada are excluded from this analysis. The study also excludes persons who immigrated in the census year and the year preceding it. Annual income statistics for these immigrants are biased downwards since they spent none, or only part, of the income reference year in Canada.

In many cases, statistics reported in this report will differ slightly from those reported in official census releases. There will be two main sources of differences:

(1) in the sample

As noted above, this report drops those who immigrated in the census year and the year prior to the census year.

(2) in concepts

(a) The census releases focussed on Census Family income while this focusses on Economic Family income. The economic family concept requires only that family members be related by blood, marriage, common law or adoption. By contrast, the census family concept requires that family members be a male or female spouse, a male or female common-law partner, a male or female lone parent, or a child with a parent present. The concept of economic family may therefore refer to a larger group of persons than does the census family concept.

(b) For the purposes of this study, Aboriginal persons are only those who reported identifying with at least one Aboriginal group (i.e., North American Indian, Métis or Inuit). Official census releases (but not this study) additionally include individuals who did not report an Aboriginal identity, but did report themselves as a registered or Treaty Indian, and/or Band or First Nation member. As a result, the Aboriginal population for the purposes of this study is marginally smaller than in the census release.

CMA boundaries can change over time with the growth and economic integration of nearby municipalities. Indeed, this growth is an important aspect of the development of metropolitan regions. The development of industrial parks, new suburbs, and transportation infrastructure outside of the original CMA boundary all contribute to increasing the size of a metropolitan area, and contribute to the evolution of income and low income in the region. As a result, this report does not adjust for changes in CMA boundaries over time.

Box 1.1: How income is defined

Income is examined using data from the 1981, 1986, 1991, 1996 and 2001 censuses. Use of census data is highly desirable for an analysis at the CMA level since no other data sources have both the large sample size required to make a detailed analysis of small geographic areas possible, plus have all the rich demographic and family detail required to develop a full understanding of the results. The census is conducted in May or June of the respective census years, and collects income information for the preceding year. Thus, income in 1980, 1985, 1990, 1995, and 2000 is compared.

Income is defined on an annual after-transfer, before-tax basis. While a measure of disposable (after-tax) income is desirable, it is not available from the census. Income is derived from both market and transfer sources.

Market income refers to the sum of employment income (wages and salaries, net farm income and net income from a non-farm unincorporated business and/or professional practice), investment income, retirement pensions, superannuation and annuities (including those from Registered Retirement Savings Plans [RRSPs] and Registered Retirement Income Funds [RRIFs]) and other money income. Transfer income refers to income from all transfer payments received from federal, provincial or municipal governments. This variable is the sum of the amounts reported from the Old Age Security pension and Guaranteed Income Supplement, benefits from Canada or Quebec Pension Plan, benefits from Employment Insurance, Canada Child Tax benefits, and other income from government sources.

Income is deflated using CMA-specific CPIs when they are available and provincial CPIs otherwise. CMAs that have CPIs were St. John's, Halifax, Saint John, Québec, Montréal, Ottawa–Hull, Toronto, Thunder Bay, Winnipeg, Regina, Saskatoon, Edmonton, Calgary, Vancouver and Victoria. This study uses provincial CPI values for the remaining 12 CMAs. All dollar figures are expressed in 2000 dollars.

Total income is first calculated per family. Then adult equivalent adjusted income is defined as a function of the number of family members and the structure of the family.

The following approach, used in making this adjustment, is similar to that used in other Statistics Canada publications:

1. Determine unadjusted family income, which is the sum of income for all members of the economic family.
2. Compute the adjusted family size. For the adjusted family size, the first adult is counted as 1 person, each additional adult as 0.4 person, and each child aged 17 years or younger as 0.3 person (except in the case of a family with one adult and children; here, the first child is counted as 0.4 person).
3. Divide unadjusted family income by the adjusted family size and assign this value to all family members.

The study drops individuals and families living in a collective dwelling, non-permanent residents of Canada and those that immigrated in the census year and the year preceding the census year. This latter restriction was made since annual income statistics for these immigrants will be biased downwards since they spent none or only part of the reference year in Canada.

Some readers may prefer to examine unadjusted income. For these readers, tables featuring incomes of unattached persons and economic families are also provided.

Box 1.2: How low income is defined

A person is deemed to be in low income if his or her real family income is below a predetermined threshold. Two methods of determining the low-income rate in CMAs are used in this study: the low-income measure (LIM) and the low income cut-off (LICO) approaches.

In both the LIM-based and LICO-based approaches, real family income is compared with a predetermined low-income threshold. Individuals whose family income falls below the threshold are deemed to be in low income. The computation of these thresholds is different in each approach.

In the LIM-based approach, the low income threshold is defined for each CMA as one-half the median of adult equivalent adjusted (AEA) income defined for that CMA in 2000. An individual is deemed to be in low income if his or her real (in 2000 constant dollars) adult equivalent adjusted income falls below this threshold. This convention of "one-half the median income" is a common approach to measuring low-income that is often used in international studies. Use of the LIM tells what fraction of the CMA population has income substantially below most people in that CMA. While LIM thresholds are different for each CMA, the threshold for the average CMA family with two adults and two children was about $33,600 in constant 2000 dollars.

In the LICO-based approach, an individual is deemed to be in low income if his or her real family income falls below a threshold inferred from an examination of expenditure patterns. The LICO thresholds are those most commonly used at Statistics Canada. As with the LIM-based approach, the LICO reflects a well-defined methodology that identifies those who are substantially worse off than average. The LICO is differentiated by family size and size of area of residence, with the larger CMAs predominantly falling in the 500,000+ population category and the smaller CMAs in the 100,000 to 499,999 category. Areas outside the metropolitan part of the CMA, but still in the CMA, may have thresholds as defined for smaller population size classes. The LICO threshold for a family with two adults and two children living in a large metropolitan area was about $34,600 in constant 2000 dollars.

While both of these approaches are in common use in Canada, neither can claim general acceptance. Each has its advantages and disadvantages, and critical and largely arbitrary choices are made in the implementation of either approach. Indeed, low-income rates generated by these two methods may differ substantially from each other.

Other means of defining low income are possible. Recently, attention has been placed on the market basket measure (MBM) of low income. This study does not use the MBM because the MBM is not defined on a pretax basis. Furthermore, the MBM is only available for 2000.

This study examines low income using both LIM- and LICO-based thresholds. Results using the LIM-based thresholds are emphasized in the text, while results using the LICO (1992 base) thresholds are presented in the appendix.

Low-income rates as defined in this paper are not useful for comparing differences between CMAs. This is because the low-income rate does not account for inter-CMA differences in the cost of living. Being in low income in a CMA with a comparatively high cost of living may be much different than being in low income in a CMA with a low cost of living. As a result, differences in low-income rates between CMAs are not emphasized in this study.

However, changes over time in the low-income rate are valid. This is because the low-income threshold (either the LICO or the LIM) provides a fixed income reference point. One can ask whether the fraction of the CMA population with real income above or below this reference point has increased or decreased. One can also ask whether the share of the population below the reference point has increased more in one CMA than in another.

Appendix Table 1.1 shows low-income rates for 2000 and the change over the period 1980 to 2000 calculated using the LICO and LIM approaches. The relative ranking of CMAs in 2000 depends highly on the choice of low-income threshold applied. However, changes over time in low-income rates in CMAs are more similar among thresholds. Appendix Tables 1.2 and 1.3 show CMA low-income rates using LIM and LICO thresholds.

Income is converted from nominal to real 2000 dollars using the Consumer Price Index (CPI). CMA-specific CPIs are used when these are available, and provincial CPIs are used otherwise. As a result, changes in income reported in this study reflect real changes in purchasing power in the CMA.

Chapter 2

Income in CMAs
1980-2000

One way to approach the question of economic well-being in CMAs is to examine the distribution of income. This section examines post-transfer pretax income in CMAs, asking whether income increased in CMAs and whether the rich got richer and the poor got poorer. It concludes that

- income rose across the 1980s and 1990s in most CMAs, although it rose faster in the 1980s.
- income increased substantially in all CMAs from 1995 to 2000, reflecting the economic growth during those years.
- high-income and lower-income families made gains in most CMAs, but high-income families gained more.
- high-income families increased their share of total income the most in Toronto, Calgary and Vancouver.

2.1 Central Canadian CMAs experienced the largest growth in median income and Western CMAs the least

Median income is a popular indicator of economic well-being. The 5 CMAs with the highest adult equivalent adjusted (AEA) median incomes in 2000 were Ottawa–Hull, Oshawa, Windsor, Calgary and Toronto. Ontario saw 7 of its 11 CMAs rank in the top 10. The lowest 5 CMAs were Trois-Rivières, Sherbrooke, Saint John, Chicoutimi–Jonquière and Abbotsford (Table 2.1). Quebec and Atlantic CMAs tended to rank lower in median incomes. All five Quebec CMAs ranked in the bottom 10 in terms of median AEA income (see Box 1.1: How income is defined).

Differences among CMAs in median income measured at a single point in time should be interpreted with caution. Median income indicates the amount of income received by the typical CMA resident, but it does not adjust for relative prices. A resident of a CMA with high median income and high prices may not be economically better off than a resident in a CMA with low median income and low prices. Relative price information is available for some CMAs, but not all, making a more thorough investigation of CMA differences in economic well-being beyond the scope of this report.

As a result, this report focusses on changes in income over time. As described above, income is adjusted for inflation using CMA-specific CPIs, where available, and provincial indices otherwise. All incomes are expressed in constant year-2000 dollars. Hence, incomes can be compared within CMAs over time to see which are the faster-growing CMAs. Because we adjust for changing prices using CMA-specific price indices (where available and provincial indices otherwise), changes in income over time reflect real changes.

AEA income grew in most CMAs from 1980 to 2000. The fastest growing CMA was Windsor, which experienced growth of about 31% over the two decades; a full seven percentage points faster than any other CMA (Figure 2.1). Median income grew between 20% and 30% in St. John's, Oshawa and Kitchener (Table 2.1). Twelve CMAs experienced growth of 10% to 20%, and eight of 5% to 9%. The lowest

growth rates were observed in western CMAs, with Saskatoon and Edmonton showing lacklustre growth (up 2% and 1%, respectively) and Vancouver declining in median income over the period (down 1%). The largest CMAs, Toronto and Montréal, showed relatively low-income growth over the 1980-to-2000 period, posting median income gains of 8% and 7% respectively.

Growth in median income slowed in the 1990s, following a decade of robust growth in the 1980s. Fully 10 CMAs had double-digit growth rates in the 1980s, while during the 1990s only one CMA posted growth of more than 10% (Windsor, with 18%). In the 1980s, median income growth was low in some western CMAs, reflecting the economic boom experienced in that area in the late 1970s and the impact of the 1981/82 recession in these CMAs.

Higher growth rates were registered in the second half of the 1990s, reflecting the faster economic growth. From 1995 to 2000, all CMAs posted positive growth in income, and growth reached 10% or more in St. John's, Montréal, Ottawa–Hull, Oshawa, Toronto, Kitchener, Windsor, Calgary and Edmonton. Most CMAs posted modest growth between 1% and 5% during the 1990s. However, in some CMAs this growth spurt at the end of the decade did not offset the declines suffered in the first half of the 1990s, and median incomes fell in four CMAs over the 1990s (Toronto, Sudbury, Thunder Bay and Vancouver).

Median incomes converged somewhat over this period. The five CMAs with the lowest median incomes in 1980 (St. John's, Saint John, Chicoutimi–Jonquière, Sherbrooke and Trois-Rivières) enjoyed an average growth rate of 15% over the 1980-to-2000 period, compared with a growth of just 6% for the five CMAs with the highest median income in 1980 (Ottawa–Hull, Toronto, Calgary, Edmonton and Vancouver).

Table 2.2 shows unadjusted median income for unattached individuals and economic families. Trends among economic families were highly similar to those seen for AEA median income.

2.2 Individuals with the lowest income were adversely affected during the first half of the 1990s but recovered somewhat in the last half of the 1990s

While median income describes the economic standing of a typical CMA resident, examining income at the 10th percentile reflects the economic conditions among lower-income persons. This percentile represents the person whose AEA income is lower than that of 90% of the population and higher than that of 10%.

During the 1980s, income measured at the 10th percentile rose in most CMAs east of Winnipeg, but fell or grew little in most CMAs from Winnipeg west (Table 2.3). Income at the 10th percentile rose 10% or more across the 1980s in 9 CMAs. Meanwhile it fell 10% in Edmonton and Saskatoon. As with the median, income growth at the 10th percentile was affected by the economic boom in the late 1970s in the west, and subsequent recession of 1981/82, which affected all CMAs, but particularly those in the west.

While the income of lower-income CMA residents improved in the 1980s, income fell at the 10th percentile in 14 CMAs during the 1990s. For example, in Vancouver income measured at the 10th percentile fell by 13%. In Toronto it fell 7%. Income at the 10th percentile fell 5% or more in seven other CMAs. Calgary and Edmonton were two CMAs which went against the trend in the 1990s, posting 12% and 11% growth in income at the 10th percentile respectively. For Calgary, this growth in the 1990s more than offset the decline in the 1980s, while for Edmonton, income at the 10th percentile had basically returned to 1980 levels by 2000.

The robust recovery from 1995 to 2000 boosted incomes at the 10th percentile in all CMAs. The growth from 1995 to 2000 was highest in Calgary and Edmonton. There were 17 other CMAs that experienced double digit growth rates in income at the 10th percentile from 1995 to 2000.

However, the combined AEA income of the 10% of families with the lowest incomes accounted for the same share of all family income over the 1980-to-2000 period. Considering all CMAs combined, the 10% of families with the least income received 1.8% of all income in 1980, 1.8% in 1990 and 1.7% in 2000 (Table 2.4). These numbers vary little among CMAs. Recall that income is measured on a post-transfer pretax basis. The share of all income held by the bottom 10% would most likely be higher when measured on a post-tax basis.

2.3 Individuals with the highest income experienced growth throughout the 1990s, most growth from 1995 to 2000

To see how income has changed for higher-income families in CMAs, it is common to look at the 90th percentile of income. The 90th percentile reflects the AEA income of the person for whom 10% of the population has higher income, and 90% of the population has lower income. Income at the 90th percentile was highest in Ottawa–Hull, Calgary, Toronto, Windsor and Oshawa in 2000 (Table 2.5). While the 10th percentile of income tended to rise across the 1980s and fall across the 1990s, most CMAs saw robust growth in 90th percentile income over both decades. Across all CMAs, income growth at the 90th percentile was 10% during the 1980s and 8% in the 1990s compared with figures of 5% and -2%, respectively, at the 10th percentile. Growth at the 90th percentile was typically in the 5% to 10% range over the 1990s, but was significantly higher in Windsor (23%) and was 10% or more in six other CMAs. Faster growth from 1995 to 2000 in particular tended to boost incomes at the 90th percentile in the second half of the decade.

Grouping all CMAs, the combined AEA income of the 10% of families with the highest incomes accounted for 24.5% of all income in 1980, 25.5% in 1990 and 27.8% in 2000 (Table 2.6). Hence, high-income families in CMAs increased their share of pretax income by 1.0 percentage points over the 1980s and by a further 2.3 points in the 1990s. High-income families increased their share of total income in most CMAs, with this share increasing most in Toronto (up 5.2 percentage points), Calgary (up 4.5 points) and Vancouver (up 3.3 points) (Figure 2.2). As noted above, income is measured on a post-transfer pretax basis. The share of all income held by the top 10% would most likely be lower when measured on a post-tax basis.

Table 2.1: Median adult equivalent adjusted income, 2000 constant dollars, 1980-2000[a]

						% change			
	1980	1985	1990	1995	2000	1980-1990	1990-2000	1995-2000	1980-2000
St. John's	24,400	24,400	29,200	27,400	30,200	20	3	10	24
Halifax	26,700	28,400	31,200	29,500	31,900	17	2	8	19
Saint John	25,500	23,300	27,600	26,400	28,800	8	4	9	13
Chicoutimi–Jonquière	24,800	25,600	28,100	26,300	28,800	13	2	9	16
Québec	28,300	27,200	30,300	28,500	30,800	7	2	8	9
Sherbrooke	24,900	24,300	25,900	25,200	27,500	4	6	9	10
Trois-Rivières	24,400	24,400	27,000	25,700	27,400	10	2	7	12
Montréal	28,300	27,600	30,000	27,500	30,400	6	1	10	7
Ottawa–Hull	33,000	34,900	38,300	34,600	39,400	16	3	14	19
Kingston	28,100	29,500	32,300	30,800	33,200	15	3	8	18
Oshawa	31,900	33,600	36,700	35,300	38,600	15	5	10	21
Toronto	33,700	34,100	36,700	32,900	36,500	9	-1	11	8
Hamilton	31,300	31,000	33,700	32,900	35,600	8	6	8	14
St. Catharines–Niagara	28,500	28,800	30,500	29,800	32,100	7	5	8	13
Kitchener	29,500	29,700	32,500	32,100	35,600	10	10	11	21
London	29,800	29,800	32,000	31,100	33,300	7	4	7	12
Windsor	28,400	30,900	31,700	33,700	37,200	11	18	10	31
Sudbury	28,400	28,000	33,100	31,500	32,200	16	-3	2	13
Thunder Bay	31,200	30,800	33,900	32,800	33,700	9	-1	3	8
Winnipeg	28,700	29,400	30,300	28,500	30,800	6	1	8	7
Regina	30,700	30,500	32,000	30,200	32,700	4	2	8	6
Saskatoon	29,000	28,000	28,500	27,300	29,500	-2	4	8	2
Calgary	35,000	33,200	35,000	32,600	36,700	0	5	12	5
Edmonton	33,400	30,300	32,100	29,900	33,600	-4	5	12	1
Abbotsford	27,200	23,900	29,100	27,300	29,200	7	1	7	7
Vancouver	33,200	29,600	33,800	30,100	32,900	2	-3	9	-1
Victoria	30,300	26,900	31,900	30,900	33,500	5	5	9	11
All 27 CMAs	30,700	30,300	32,900	30,500	33,600	7	2	10	9

a. Post-transfer pretax income. Percentage change based on unrounded data.

Table 2.2: Median income, unadjusted for family size, 2000 constant dollars, 1980-2000[a]

						% change		
	1980	1985	1990	1995	2000	1980-1990	1990-2000	1980-2000
	Unattached individuals							
St. John's	14,700	15,800	17,500	16,200	17,300	19	-1	18
Halifax	20,300	21,200	22,000	19,500	21,200	8	-4	4
Saint John	17,900	15,300	17,000	16,900	19,300	-5	13	8
Chicoutimi–Jonquière	12,200	13,600	15,700	14,600	16,500	29	5	36
Québec	17,700	16,400	19,500	17,300	19,900	10	2	13
Sherbrooke	13,900	14,000	16,000	14,900	17,000	15	6	22
Trois-Rivières	12,300	13,300	14,900	14,500	15,900	22	6	30
Montréal	18,300	16,800	19,700	17,500	20,600	8	4	13
Ottawa–Hull	25,100	25,500	27,400	24,400	28,300	9	3	13
Kingston	17,600	18,500	19,600	18,900	19,500	11	-1	11
Oshawa	23,200	23,100	24,700	23,400	26,000	6	5	12
Toronto	26,300	25,000	28,900	25,600	28,300	10	-2	8
Hamilton	21,400	19,000	22,700	20,600	23,100	6	2	8
St. Catharines–Niagara	17,400	17,200	20,000	18,100	20,300	15	2	17
Kitchener	19,700	20,000	24,200	22,200	25,300	23	5	29
London	21,000	19,600	22,100	20,300	21,400	5	-3	2
Windsor	18,100	18,500	20,500	20,700	24,300	13	18	34
Sudbury	17,500	16,100	18,600	17,500	17,900	6	-4	2
Thunder Bay	17,900	17,000	20,300	19,600	19,600	13	-3	9
Winnipeg	20,000	18,800	21,000	19,100	20,600	5	-2	3
Regina	22,300	21,400	23,400	21,000	21,500	5	-8	-3
Saskatoon	19,000	18,300	18,500	17,200	19,400	-2	5	2
Calgary	26,000	24,800	25,300	23,100	27,300	-2	8	5
Edmonton	24,800	21,600	22,600	20,600	22,700	-9	0	-9
Abbotsford	15,700	14,100	18,600	17,700	20,300	19	9	30
Vancouver	23,600	19,500	23,900	21,500	25,100	1	5	6
Victoria	20,600	17,400	21,400	20,200	21,500	4	1	4
All 27 CMAs	21,800	20,200	23,000	20,600	23,300	6	1	7
	Economic families							
St. John's	50,200	48,600	55,800	50,900	54,300	11	-3	8
Halifax	51,300	53,600	58,000	54,700	57,400	13	-1	12
Saint John	49,800	44,500	51,400	48,900	51,600	3	0	4
Chicoutimi–Jonquière	49,300	48,900	51,400	47,500	51,400	4	0	4
Québec	53,800	50,900	54,900	51,500	54,800	2	0	2
Sherbrooke	46,300	44,200	46,400	45,800	49,400	0	6	7
Trois-Rivières	46,300	44,800	48,500	46,300	48,400	5	0	5
Montréal	53,700	51,200	54,800	50,400	55,000	2	0	2
Ottawa–Hull	62,800	64,800	70,700	64,400	71,600	12	1	14
Kingston	53,000	55,600	59,400	56,300	59,800	12	1	13
Oshawa	61,000	63,900	68,800	65,900	71,500	13	4	17
Toronto	65,400	65,800	70,200	63,300	70,300	7	0	7
Hamilton	59,400	58,800	62,600	60,800	65,500	5	5	10
St. Catharines–Niagara	54,200	53,700	55,300	53,600	57,400	2	4	6
Kitchener	56,100	55,700	60,900	60,100	65,900	9	8	18
London	56,000	55,300	59,100	56,800	61,100	5	3	9
Windsor	54,100	58,900	59,000	62,500	68,500	9	16	27
Sudbury	55,100	52,700	61,000	57,200	57,500	11	-6	4
Thunder Bay	59,200	58,600	62,800	59,900	60,500	6	-4	2
Winnipeg	54,500	55,400	56,800	53,500	57,300	4	1	5
Regina	59,300	58,200	60,300	56,200	59,800	2	-1	1
Saskatoon	55,000	53,600	54,300	51,600	55,000	-1	1	0
Calgary	66,400	63,000	66,200	61,900	69,000	0	4	4
Edmonton	63,900	58,100	61,200	56,600	63,000	-4	3	-1
Abbotsford	51,900	45,800	55,100	52,700	56,000	6	2	8
Vancouver	63,000	56,700	64,700	58,000	62,900	3	-3	0
Victoria	55,100	48,700	57,800	56,200	60,600	5	5	10
All 27 CMAs	58,400	57,100	61,500	57,000	62,300	5	1	7

a: Post-transfer pretax income. Percentage change based on unrounded data.

Table 2.3: Adult equivalent adjusted income at the 10th percentile, 2000 constant dollars, 1980-2000[a]

						% change			
	1980	1985	1990	1995	2000	1980-1990	1990-2000	1995-2000	1980-2000
St. John's	8,700	8,300	9,700	8,100	9,500	12	-3	17	9
Halifax	10,400	10,900	11,200	9,500	10,500	8	-6	11	1
Saint John	9,100	7,300	9,500	8,200	9,600	4	0	17	5
Chicoutimi–Jonquière	8,500	8,300	10,100	8,000	9,600	19	-5	20	13
Québec	10,300	9,300	11,200	9,500	11,600	8	3	22	12
Sherbrooke	8,700	8,200	9,100	8,600	9,500	5	4	10	9
Trois-Rivières	8,200	8,000	8,900	8,200	9,000	8	1	9	9
Montréal	9,700	8,700	10,200	8,400	10,400	5	2	23	7
Ottawa–Hull	11,700	11,900	13,300	10,600	12,800	14	-4	21	9
Kingston	10,300	10,800	12,000	10,600	11,200	17	-7	5	8
Oshawa	14,200	14,100	14,900	12,600	14,800	5	-1	18	4
Toronto	13,300	13,300	13,900	10,600	12,800	4	-7	21	-3
Hamilton	12,200	12,200	13,200	11,600	12,600	8	-5	8	3
St. Catharines–Niagara	11,200	11,200	12,800	11,400	12,300	14	-4	8	10
Kitchener	12,200	12,800	13,600	11,700	13,800	11	1	18	13
London	11,300	11,000	12,200	10,500	11,300	8	-8	8	0
Windsor	10,200	10,900	12,000	11,400	12,400	18	3	9	22
Sudbury	10,600	9,800	11,600	10,200	11,000	10	-6	7	3
Thunder Bay	12,300	12,500	13,200	11,700	12,100	7	-8	4	-2
Winnipeg	11,200	11,200	11,200	9,600	11,600	0	4	21	4
Regina	11,400	10,900	10,800	9,800	11,000	-5	2	13	-3
Saskatoon	10,400	9,300	9,400	8,500	9,600	-10	2	13	-8
Calgary	13,300	11,600	12,700	11,300	14,300	-4	12	26	7
Edmonton	12,400	10,600	11,100	9,900	12,400	-10	11	26	0
Abbotsford	10,800	8,900	12,200	10,300	12,200	13	0	19	13
Vancouver	12,200	10,000	12,500	9,400	10,900	3	-13	16	-11
Victoria	11,700	9,600	12,300	10,800	11,900	5	-3	10	1
All 27 CMAs	11,400	10,700	12,000	9,800	11,800	5	-2	21	4

a. Post-transfer pretax income. A comparable table showing income unadjusted for family size is given in appendix table A2.3. Percentage change based on unrounded data.

Table 2.4: Share of all AEA income accounted for by the combined income of the 10% of families with lowest income[a]

	1980	1985	1990	1995	2000	1990 minus 1980	2000 minus 1990	2000 minus 1980
St. John's	1.7	1.7	1.7	1.5	1.6	-0.1	-0.1	-0.1
Halifax	2.0	1.8	1.8	1.6	1.6	-0.2	-0.2	-0.4
Saint John	1.9	1.5	1.8	1.5	1.7	-0.1	-0.2	-0.3
Chicoutimi–Jonquière	1.0	1.5	1.7	1.3	1.6	0.7	-0.1	0.6
Québec	1.8	1.6	1.9	1.6	1.9	0.1	0.0	0.1
Sherbrooke	1.7	1.6	1.8	1.5	1.7	0.0	0.0	0.0
Trois-Rivières	1.7	1.4	1.7	1.5	1.7	0.1	-0.1	0.0
Montréal	1.7	1.5	1.6	1.3	1.6	-0.1	0.0	-0.1
Ottawa–Hull	1.8	1.6	1.6	1.5	1.6	-0.2	0.0	-0.2
Kingston	1.3	1.8	1.8	1.7	1.7	0.5	-0.1	0.4
Oshawa	2.2	2.1	2.1	1.9	2.1	-0.1	-0.1	-0.2
Toronto	1.9	1.8	1.7	1.4	1.6	-0.2	-0.1	-0.3
Hamilton	2.1	1.9	1.9	1.7	1.7	-0.2	-0.2	-0.3
St. Catharines–Niagara	2.0	1.9	2.0	1.9	2.0	0.1	0.0	0.0
Kitchener	2.1	2.2	2.1	1.8	1.9	0.0	-0.2	-0.2
London	1.7	1.7	1.9	1.6	1.6	0.1	-0.2	-0.1
Windsor	1.5	1.7	1.8	1.6	1.8	0.3	-0.1	0.3
Sudbury	1.8	1.7	1.7	1.6	1.7	-0.1	0.0	-0.1
Thunder Bay	2.1	2.1	2.2	1.9	1.8	0.2	-0.4	-0.3
Winnipeg	2.0	1.7	1.8	1.6	1.9	-0.2	0.1	-0.1
Regina	1.8	1.5	1.7	1.5	1.7	-0.2	0.0	-0.1
Saskatoon	1.7	1.4	1.5	1.5	1.5	-0.2	0.0	-0.2
Calgary	1.8	1.5	1.8	1.6	1.8	-0.1	0.0	-0.1
Edmonton	1.7	1.5	1.7	1.6	1.8	0.0	0.0	0.0
Abbotsford	0.6	1.7	2.2	1.9	2.1	1.6	-0.1	1.5
Vancouver	1.8	1.5	1.9	1.4	1.5	0.1	-0.4	-0.3
Victoria	2.0	1.7	2.0	1.8	1.8	0.0	-0.2	-0.3
All 27 CMAs	1.8	1.7	1.8	1.5	1.7	-0.1	-0.1	-0.1

a. AEA stands for Adult Equivalent Adjusted. Post-transfer pretax income. A comparable table showing income unadjusted for family size is given in appendix table A2.4.

Table 2.5: Adult equivalent adjusted income at the 90th percentile, 2000 constant dollars, 1980-2000[a]

						% change			
	1980	1985	1990	1995	2000	1980-1990	1990-2000	1995-2000	1980-2000
St. John's	46,400	47,400	55,900	54,100	60,000	20	7	11	29
Halifax	50,100	54,700	59,200	57,000	63,800	18	8	12	27
Saint John	46,700	45,800	52,900	52,100	58,200	13	10	12	25
Chicoutimi–Jonquière	47,000	46,900	51,800	49,200	54,700	10	6	11	16
Québec	53,500	52,700	56,900	55,500	59,700	6	5	8	11
Sherbrooke	49,100	47,900	51,600	50,600	55,000	5	7	9	12
Trois-Rivières	47,200	47,400	52,000	51,900	55,200	10	6	6	17
Montréal	55,700	55,600	60,400	57,800	64,100	8	6	11	15
Ottawa–Hull	62,200	66,200	72,100	68,500	80,000	16	11	17	29
Kingston	52,200	56,700	61,900	60,400	66,000	19	7	9	26
Oshawa	54,800	59,000	63,800	63,300	70,300	16	10	11	28
Toronto	64,200	66,800	72,800	69,800	78,600	13	8	13	22
Hamilton	56,000	58,100	63,500	63,900	70,300	13	11	10	25
St. Catharines–Niagara	51,800	54,400	56,900	57,000	61,400	10	8	8	18
Kitchener	52,900	54,500	60,900	61,000	67,700	15	11	11	28
London	55,600	56,800	62,000	61,600	66,600	11	8	8	20
Windsor	54,400	58,100	58,800	64,900	72,400	8	23	11	33
Sudbury	51,000	51,500	60,400	61,300	64,100	18	6	5	26
Thunder Bay	55,600	56,000	61,900	60,300	62,800	11	1	4	13
Winnipeg	53,700	57,000	59,300	56,300	61,400	10	4	9	14
Regina	57,200	59,400	61,000	58,500	63,600	7	4	9	11
Saskatoon	55,700	55,800	56,400	55,100	59,200	1	5	8	6
Calgary	66,400	68,000	71,200	69,000	78,900	7	11	14	19
Edmonton	62,500	59,600	62,400	59,400	67,100	0	7	13	7
Abbotsford	53,500	47,000	57,100	52,500	57,300	7	0	9	7
Vancouver	64,100	60,000	67,900	63,000	70,100	6	3	11	9
Victoria	58,100	53,600	62,200	60,900	66,300	7	7	9	14
All 27 CMAs	58,900	59,800	65,000	62,600	70,000	10	8	12	19

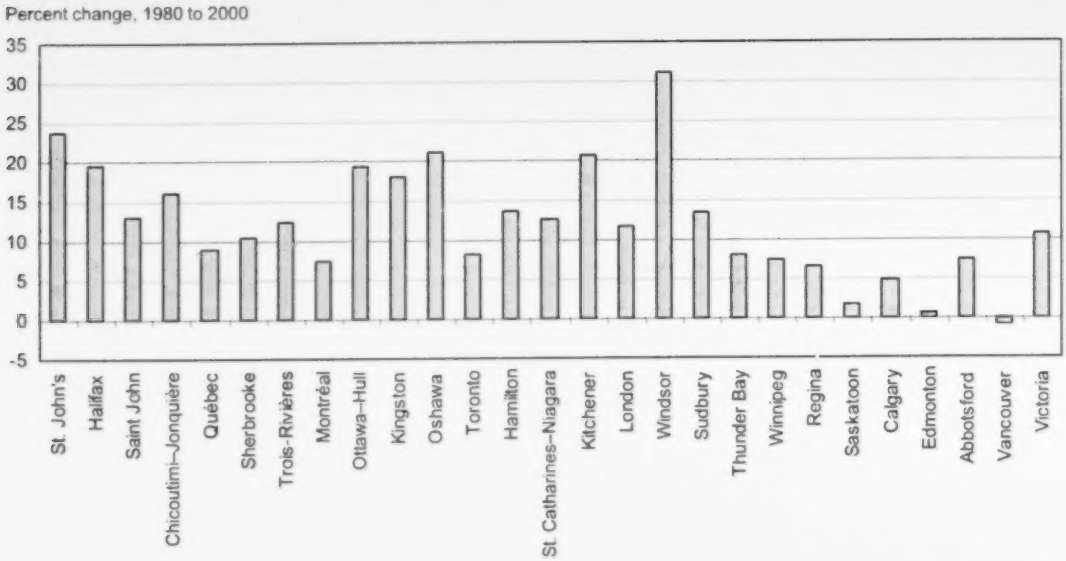
a: Post-transfer pretax income. A comparable table showing income unadjusted for family size is given in appendix table A2.5. Percentage change based on unrounded data.

Table 2.6: Share of all AEA income accounted for by the combined income of the 10% of families with highest income[a]

	1980	1985	1990	1995	2000	1990 minus 1980	2000 minus 1990	2000 minus 1980
St. John's	24.0	24.7	25.1	25.1	25.7	1.1	0.6	1.7
Halifax	23.3	24.2	23.9	24.8	26.2	0.5	2.3	2.8
Saint John	23.5	24.5	24.4	24.6	25.6	0.9	1.1	2.1
Chicoutimi–Jonquière	23.2	23.1	22.5	23.0	23.0	-0.6	0.5	-0.2
Québec	23.6	23.6	23.2	24.0	24.4	-0.4	1.2	0.8
Sherbrooke	23.9	24.8	24.3	24.7	24.7	0.4	0.3	0.7
Trois-Rivières	24.0	23.9	23.6	24.1	24.3	-0.4	0.7	0.3
Montréal	24.9	25.5	25.7	26.8	27.5	0.8	1.8	2.6
Ottawa–Hull	23.8	24.0	24.0	25.0	26.4	0.2	2.4	2.6
Kingston	23.9	24.7	24.7	24.9	26.3	0.8	1.6	2.4
Oshawa	21.3	22.0	22.2	22.2	22.3	0.8	0.2	1.0
Toronto	25.5	26.3	26.9	28.5	30.7	1.4	3.8	5.2
Hamilton	23.0	23.8	24.5	25.0	26.3	1.6	1.7	3.3
St. Catharines–Niagara	23.2	23.6	24.1	23.9	24.8	0.9	0.7	1.6
Kitchener	23.2	24.0	24.7	25.0	25.9	1.5	1.2	2.7
London	23.9	25.6	25.5	25.4	26.5	1.6	0.9	2.5
Windsor	25.0	24.1	24.5	24.6	25.3	-0.5	0.8	0.3
Sudbury	22.1	23.0	24.1	23.8	24.2	2.0	0.1	2.1
Thunder Bay	22.8	22.4	23.6	23.2	24.8	0.9	1.1	2.0
Winnipeg	23.7	24.7	24.9	25.5	26.0	1.2	1.1	2.3
Regina	23.7	24.7	24.8	25.1	24.9	1.0	0.1	1.2
Saskatoon	24.1	25.1	25.0	26.0	26.4	1.0	1.4	2.4
Calgary	25.2	26.3	26.3	28.1	29.7	1.1	3.4	4.5
Edmonton	23.8	24.9	24.7	25.6	25.9	0.9	1.2	2.1
Abbotsford	25.9	24.7	25.2	24.0	24.4	-0.7	-0.8	-1.5
Vancouver	25.2	26.1	26.2	27.6	28.6	1.0	2.3	3.3
Victoria	24.3	25.1	25.6	25.3	24.8	1.3	-0.7	0.5
All 27 CMAs	24.5	25.2	25.5	26.5	27.8	1.0	2.3	3.3

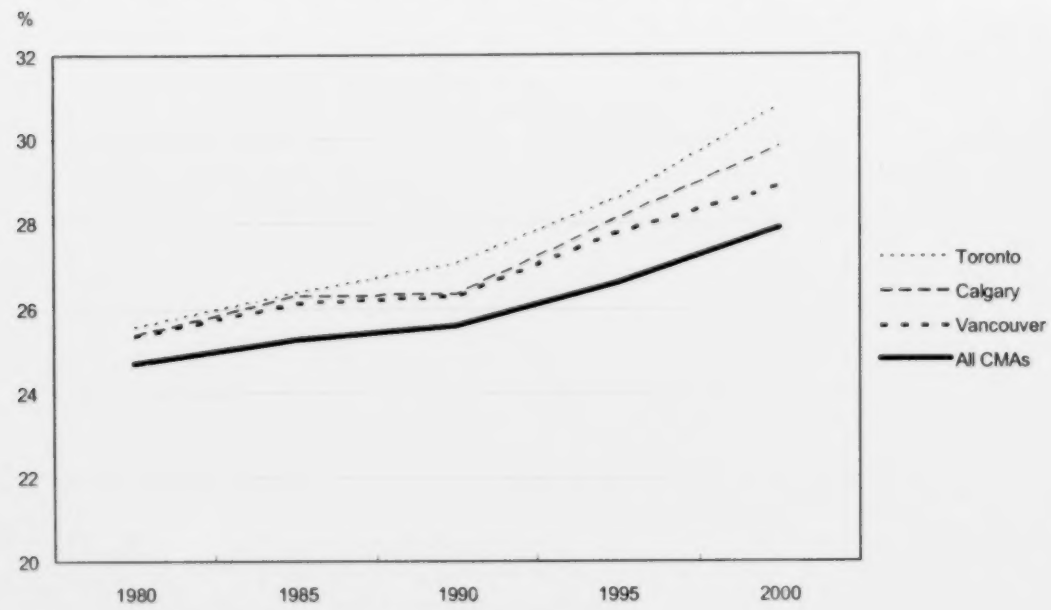
a. AEA stands for Adult Equivalent Adjusted. Post-transfer pretax income. A comparable table showing income unadjusted for family size is given in appendix table A2.6.

Figure 2.1: Median income rose in most CMAs since 1980[1]



[1] Adult equivalent adjusted economic family income.
Source: Statistics Canada, Census of Canada, 1981, 1986, 1991, 1996, 2001

Figure 2.2: Share of income held by the 10% of families with the highest income rose since 1980[1]



[1] Adult equivalent adjusted economic family income. Post-transfer pretax income.
Source: Statistics Canada, Census of Canada, 1981, 1986, 1991, 1996, 2001

Chapter 3

Low income in CMAs
1980-2000

For the purposes of this study, a person is defined as being in low income if his or her adult equivalent adjusted (AEA) income is less than one-half the AEA income of the median person in the CMA. It reflects the fraction of people who have substantially less income than the typical resident of that CMA. This convention of "one half the median income" is a common approach to measuring low income that is often used in international studies. This measure is referred to as the low-income measure (LIM) to distinguish it from the low-income cut-off (LICO) normally used by Statistics Canada. Selected tables are presented in the appendix for those who prefer to use the LICO (see Box 1.2: How low income is defined).

Low-income rates, as defined in this paper, are not useful for comparing differences among CMAs. This is because the low-income rate does not account for inter-CMA differences in price levels. Being in low income in a CMA with a comparatively high cost of living may be very different to being in low income in a CMA with a low cost of living. As a result, differences in the low-income rate are not emphasized in this study.

However, changes over time in the low-income rate are valid. This is because the low-income cut-off (either the LICO or LIM) provides a fixed income reference point. One can ask whether the fraction of the CMA population above or below this reference point has increased or decreased. One can also ask whether the share of the population below the reference point has increased more in one city than another. Similarly, comparisons between demographic groups within a CMA are also valid.

This section examines aggregate low-income rates at the CMA level. It concludes that

- low-income rates fell across the 1980s in most CMAs. Some CMAs experienced falling and others rising low-income rates across the 1990s.
- from 1980 to 2000, low-income rates rose significantly only in Vancouver.
- low-income rates fell in all CMAs from 1995 to 2000.
- persons with low income in 2000 received less of their income from earnings and more from government transfers than those in 1980.

3.1 Low-income in metropolitan areas fell slightly between 1980 and 2000

Combining individuals from all CMAs, the low-income rate fell from 18.3% in 1980 to 17.2% in 1990 (Figure 3.1). Over the 1990s, the low-income rate rose somewhat, reaching 17.7% by 2000. However, measured over the whole period, the low-income rate for Canadians living in CMAs was down 0.6 percentage points in 2000 compared with 1980.

3.2 Low-income trends were different in the 1980s and 1990s

With some exceptions, low income fell in CMAs across the 1980s (Table 3.2). Encouraged by the robust economic expansion of the late 1980s, as well as the expansion of transfer programs, low-income rates fell by more than 2 points in 10 CMAs during the 1980s. However, the recession of 1981/82 hit CMAs in the west most severely, with the result that low-income rates rose in Regina, Saskatoon, Calgary and, most dramatically, Edmonton over the 1980s (although low-income rates in these CMAs improved in the second half of the decade).

Low income rose in many CMAs across the 1990s, reflecting the deep and lengthy recession of 1990/92 and the slow economic recovery that followed. Low-income rates grew by more than 2 points in Thunder Bay and Vancouver. Low-income rates rose by between 1% and 2% in five other CMAs (Ottawa–Hull, Kingston, Toronto, London and Sudbury) all in Ontario. However, low-income rates fell by one percentage point or more in seven CMAs located across Canada (Sherbrooke, Trois-Rivières, Kitchener, Windsor, Saskatoon, Calgary and Edmonton).

Low-income rates declined in all CMAs from 1995 to 2000, but in some CMAs this improvement did not fully offset the increase in the rates experienced earlier in the decade.

In CMAs, low-income rates in 2000 were generally lower than 1980 (Figure 3.2). Low-income rates fell 1 to 2 points in four CMAs and more than 2 points in twelve others. In most other CMAs, the low-income rate changed less, except in Vancouver, where low income rose 2.8 points. Smaller rises were observed in Regina (up 1.2 points) and Thunder Bay (up 1.0 point).

Appendix Table A3.2 shows changes in low-income rates over time using the LICO-based cut-off. Low-income rates based on the LICO fell or changed little from 1980 to 2000 in all CMAs except Vancouver (up 3.4 percentage points), Thunder Bay (up 1.9 points), and Regina (up 1.3 points). Using both the LICO- and the LIM-based cut-offs, low income fell most in Windsor.

3.3 People in low income received a larger fraction of income from transfers

While the incidence of low income declined in many CMAs from 1980 to 2000, people in low income received a larger fraction of that income from transfers. The fraction of income an average low-income person received from transfers rose from 42.7% to 51.1% (Table 3.3). This indicates an important change in the source of income for low-income persons (Figure 3.3).

Table 3.1: Low-income rates, low-income measure (LIM) based, 1980-2000[a]

						Difference		
	1980	1985	1990	1995	2000	1990 minus 1980	2000 minus 1990	2000 minus 1980
Low-income rate								
All 27 CMAs	18.3	20.1	17.2	22.1	17.7	-1.1	0.5	-0.6

a. Low-income rates are defined in Box 1.2. LICO-based low-income rates result in different incidence of low-income, but have highly similar changes across years. LICO-based low-income rates are presented in table A3.1.

Table 3.2: Change in low-income rates, low-income measure (LIM) based, 1980-2000[a]

	Difference						
	1985 minus 1980	1990 minus 1985	1995 minus 1990	2000 minus 1995	1990 minus 1980	2000 minus 1990	2000 minus 1980
St. John's	0.4	-5.6	3.4	-3.0	-5.2	0.4	-4.8
Halifax	-1.6	-1.6	3.3	-2.5	-3.2	0.8	-2.4
Saint John	5.2	-6.1	3.0	-3.4	-0.9	-0.4	-1.3
Chicoutimi–Jonquière	-0.1	-4.2	4.6	-4.7	-4.3	-0.1	-4.4
Québec	2.5	-4.2	3.5	-4.1	-1.7	-0.6	-2.3
Sherbrooke	2.0	-3.9	2.3	-4.7	-1.9	-2.4	-4.3
Trois-Rivières	0.3	-3.4	2.3	-3.9	-3.1	-1.6	-4.7
Montréal	2.7	-3.3	5.1	-5.4	-0.6	-0.3	-0.9
Ottawa–Hull	-0.9	-3.0	5.7	-4.7	-3.9	1.0	-2.9
Kingston	-0.4	-2.8	3.1	-2.0	-3.2	1.1	-2.1
Oshawa	0.1	-1.5	3.5	-3.6	-1.4	-0.1	-1.5
Toronto	0.2	-1.3	6.8	-5.0	-1.1	1.8	0.7
Hamilton	1.9	-2.7	3.2	-2.5	-0.8	0.7	-0.1
St. Catharines–Niagara	0.6	-2.8	3.3	-3.5	-2.2	-0.2	-2.4
Kitchener	0.0	-2.6	3.0	-4.2	-2.6	-1.2	-3.8
London	0.8	-2.6	3.9	-2.8	-1.8	1.1	-0.7
Windsor	-3.2	-1.7	1.3	-3.5	-4.9	-2.2	-7.1
Sudbury	2.6	-3.3	3.6	-1.9	-1.3	1.7	0.4
Thunder Bay	0.9	-2.5	3.2	-0.6	-1.6	2.6	1.0
Winnipeg	0.2	-0.8	2.7	-3.4	-0.6	-0.7	-1.3
Regina	2.6	-1.7	2.7	-2.4	0.9	0.3	1.2
Saskatoon	2.1	-1.2	2.7	-3.7	0.9	-1.0	-0.1
Calgary	4.0	-2.4	3.1	-5.4	1.6	-2.3	-0.7
Edmonton	4.9	-2.0	2.5	-4.9	2.9	-2.4	0.5
Abbotsford	5.1	-9.5	4.0	-3.6	-4.4	0.4	-4.0
Vancouver	5.4	-5.9	7.0	-3.7	-0.5	3.3	2.8
Victoria	6.3	-7.8	3.2	-2.8	-1.5	0.4	-1.1
All 27 CMAs	1.8	-2.9	4.9	-4.4	-1.1	0.5	-0.6

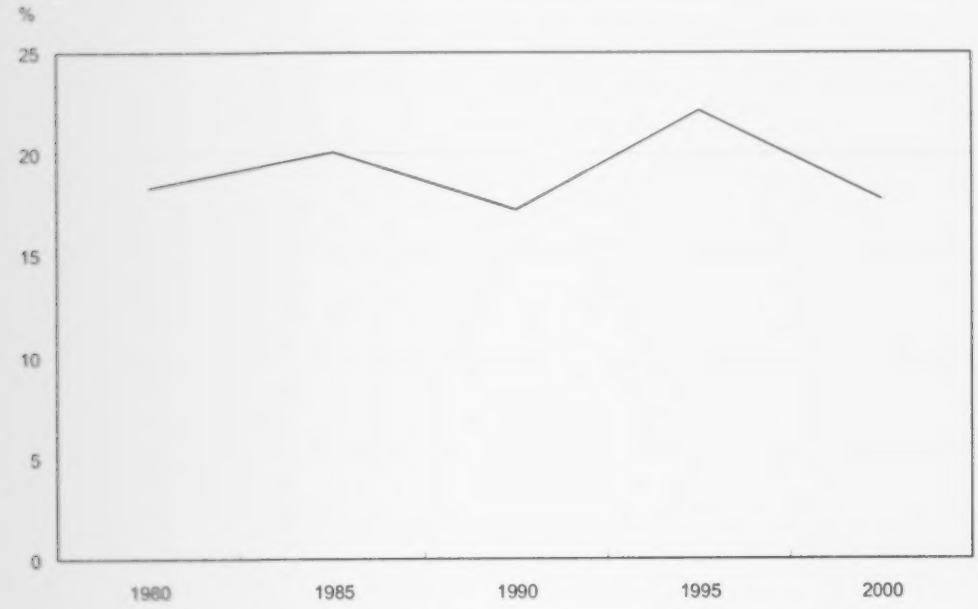
a. Low-income rates are defined in Box 1.2. LICO-based low-income rates result in different incidences of low-income, but have highly similar changes across years. LICO-based thresholds are presented in table A3.2.

Table 3.3: Percent of total family income received from transfers, low-income persons[a]

	1980	1985	1990	1995	2000
St. John's	44.2	46.2	56.7	63.3	62.3
Halifax	37.9	41.1	47.7	52.6	52.3
Saint John	52.1	57.7	58.5	61.7	63.3
Chicoutimi–Jonquière	57.9	58.8	58.8	65.4	69.5
Québec	51.7	53.0	54.6	58.1	60.0
Sherbrooke	54.9	57.7	58.3	60.4	61.5
Trois-Rivières	60.4	64.5	61.9	66.1	67.5
Montréal	51.8	53.9	56.9	60.1	60.4
Ottawa–Hull	34.6	36.7	43.2	49.7	45.6
Kingston	47.7	43.9	48.0	57.0	53.6
Oshawa	34.4	38.4	47.0	52.6	47.4
Toronto	34.5	37.0	44.2	48.0	45.3
Hamilton	44.1	46.3	53.3	59.4	56.3
St. Catharines–Niagara	49.9	50.6	56.6	63.2	59.1
Kitchener	35.8	37.4	46.1	52.6	49.4
London	40.1	42.0	48.1	56.6	52.6
Windsor	45.9	45.4	51.2	54.2	53.1
Sudbury	48.7	49.5	57.1	66.3	60.0
Thunder Bay	46.1	51.1	59.7	61.0	60.5
Winnipeg	43.8	48.4	51.8	54.3	52.5
Regina	42.4	47.9	48.3	50.9	55.2
Saskatoon	44.2	50.8	47.5	51.8	54.3
Calgary	29.5	37.1	38.0	36.8	40.0
Edmonton	35.5	42.0	46.2	44.0	45.9
Abbotsford	68.3	55.8	54.0	58.3	59.9
Vancouver	48.4	50.3	47.5	46.7	49.2
Victoria	47.4	47.6	47.6	50.8	51.4
All 27 CMAs	42.7	45.3	49.1	52.0	51.1

a. Low income is derived from LIM-based thresholds as described in Box 1.2.

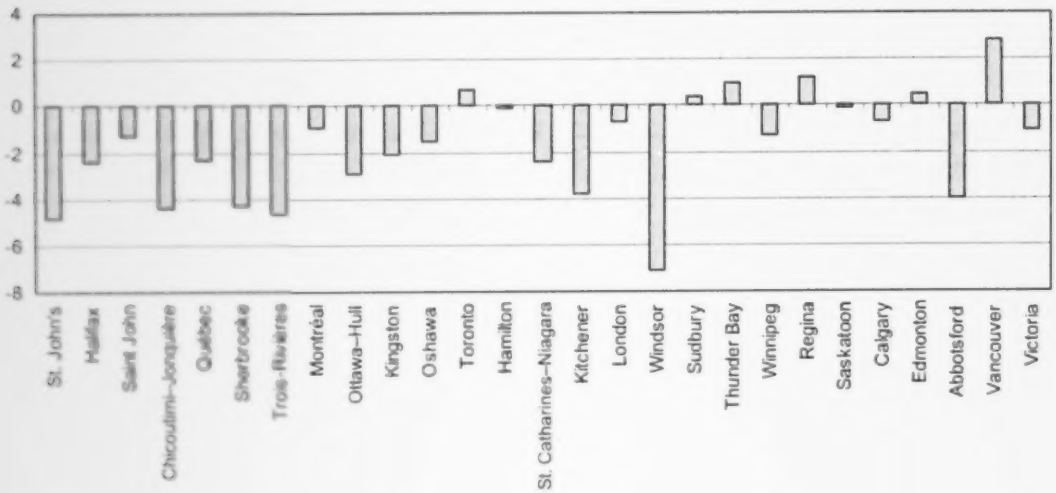
Figure 3.1: The incidence of low income fell slightly between 1980 and 2000[1]



[1] Low income among persons. LIM-based threshold. All CMAs combined.
Source: Statistics Canada, Census of Canada, 1981, 1986, 1991, 1996 and 2001

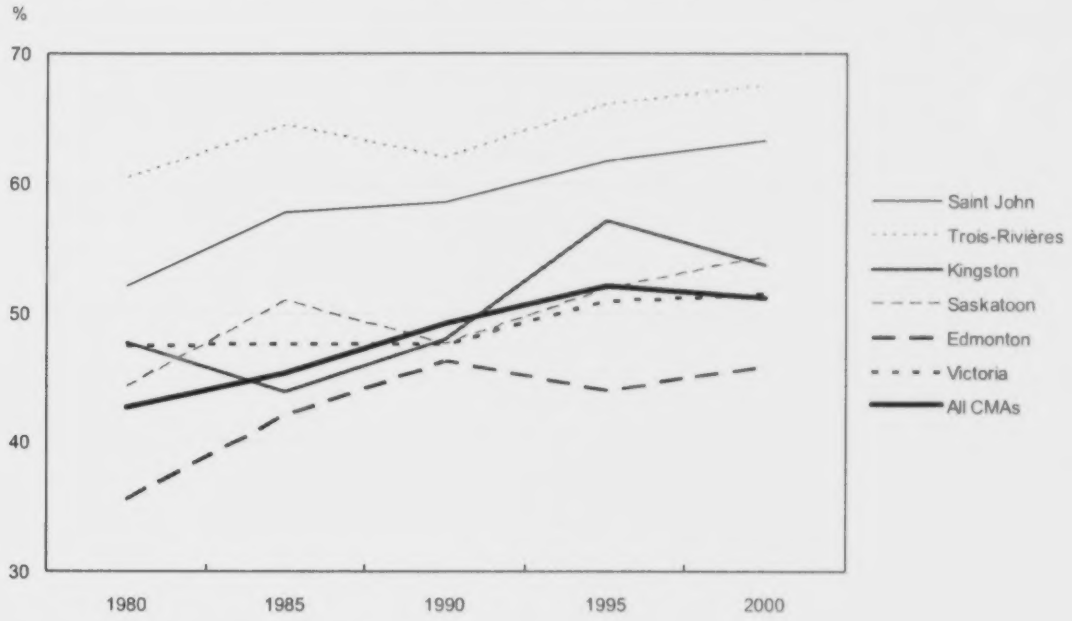
Figure 3.2: Low-income rates fell in most CMAs between 1980 and 2000[1]

change, 1980 to 2000 percentage points



1. Low income among persons. LIM-based threshold.
Source: Statistics Canada, Census of Canada, 1981 and 2001

Figure 3.3: Low-income families received more income from transfers in 2000 than in 1980[1]



[1] Measures the share of family income that comes from transfers.
Source: Statistics Canada, Census of Canada, 1981, 1986, 1991, 1996 and 2001

Chapter 4

Groups at high risk of being in low income

Underlying changes in low income at the CMA level are changes in low income among the demographic groups that make up the city population. This section examines low income among groups which, based on other analyses, can be considered to be at higher risk of having low income: recent immigrants, Aboriginal people, lone-parent family persons, seniors and children. Recent immigrants are those who immigrated to Canada in the 10 years preceding the census (see Text Box 4.1: Definitions of 'at-risk' groups).

This section finds that

- recent immigrants and Aboriginal people, and members of lone-parent families, tended to have much higher low-income rates relative to the entire CMA population.
- different CMAs have different proportions of at-risk groups in their population.
- shares of the population that are recent immigrants or Aboriginal persons are large and rising in some CMAs.
- across the 1990s, much of the rise in low income in CMAs with large recent immigrant populations was concentrated among recent immigrants.
- Aboriginal people are concentrated in some western and northern Ontario CMAs and have much higher low-income rates than others.

4.1 Low-income rates were higher among at-risk groups, making them disproportionately represented among the low-income population

Low-income rates were substantially higher for Aboriginal people, recent immigrants and lone-parent family persons than others in 2000 (Table 4.1). Compared with an average rate of 17.7%, Aboriginal people in CMAs had a 41.6% low-income rate, recent immigrants had a 35.0% rate and lone-parent family persons had a low-income rate of 46.6%. Children and seniors also had higher low-income rates than all CMA residents, but the difference was much less. Children aged 17 and under had low-income rates of 20.8% as did seniors. However, low-income rates among seniors are typically lower than others with the often used low-income after-tax measure (see Statistics Canada Catalogue No. 13-582-XIB).

Since low-income rates were higher for these groups, they represented a disproportionate share in the low-income population (Table 4.1). In 2000, Aboriginal people represented 1.6% of the CMA population, but 3.7% of the low-income population in CMAs. Recent immigrants comprised 9.0% of the CMA population but 17.7% of the CMA low-income population. Lone-parent family persons comprised 7.3% of the population but 19.3% of the low-income population.

4.2 The composition of low income differs among CMAs

Shares of recent immigrants and Aboriginal people varied among CMAs (Table 4.2). Recent immigrants were concentrated in Toronto and Vancouver (with 17.3% and 16.6%, respectively, of the CMA population). Aboriginal people were concentrated in northern Ontario and western CMAs and made up the largest fractions of the population in Saskatoon (9.0%), Winnipeg (8.3%) and Regina (8.1%). Age groups were about equally represented in CMAs except that Victoria and St. Catharines–Niagara tended to have more seniors, Calgary tended to have fewer seniors, and Victoria had fewer children. CMAs varied comparatively little in the fraction of persons in lone-parent families.

Since CMAs differ in their compositions of Aboriginal persons and recent immigrants, and because these groups are more prone to being in low income, the composition of a CMA's low-income population differs widely from CMA to CMA (Table 4.3). In Winnipeg, Regina and Saskatoon, Aboriginal people make up more than 20% of the low-income population (Figure 4.1). In Toronto and Vancouver, very little of the low-income population is Aboriginal persons and the largest share is recent immigrants (32.0% in Toronto and 32.6% in Vancouver) (Figure 4.2). Less than 10% of the low-income population in most CMAs east of Montréal were recent immigrants or Aboriginal people.

4.3 Recent immigrants comprise a larger share of the low-income population and have rising low-income rates

In the 1990s, the fraction of the CMA population that consisted of recent immigrants rose in some CMAs and remained steady in others (Table 4.4). The share of the total CMA population who were recent immigrants fell from 7.0% in 1980 to 6.1% in 1990, before rising to 9.0% in 2000.

Altogether, 11 CMAs had recent immigrant populations exceeding 4% of their total population in 2000 (Montréal, Ottawa–Hull, Toronto, Hamilton, Kitchener, London, Windsor, Calgary, Edmonton, Abbotsford and Vancouver). Among these, two saw the share of recent immigrants rise by more than three percentage points from 1980 to 2000: in Toronto the share of recent immigrants rose from 13.5% to 17.3%, in Vancouver the share rose from 10.3% to 16.6%.

The share of recent immigrants also rose more than two percentage points in Ottawa–Hull and Windsor from 1980 to 2000. Among CMAs with smaller recent immigrant populations, Abbotsford increased its share from 5.7% (in 1980) to 7.5% (in 2000). In other CMAs, the fraction stayed steady (Hamilton, London) or fell (Edmonton, Calgary and Kitchener).

The share of recent immigrants in the low-income population also rose in many CMAs from 1980 to 2000 indicating an important change in the demographic make-up of the low-income population (Table 4.4). Combining all CMAs, the share of the low-income population that were recent immigrants rose from 8.8% in 1980 to 11.2% in 1990 and then further to 17.7% in 2000. Hence the share of low-income persons who were recent immigrants doubled over the 1980-to-2000 period. The share of recent immigrants in the low-income population rose most in Vancouver and Toronto. In Vancouver, the share of recent immigrants in the low-income population rose 21.4 percentage points—from 11.2% to 32.6%—from 1980 to 2000. Over the same period, this share rose from 18.7% to 32.0% in Toronto. Montréal, Ottawa–Hull, Hamilton, London and Windsor were other CMAs where the share of recent immigrants in the low-income population rose more than five percentage points.

At the same time as some CMAs saw large increases in the share of recent immigrants, low-income rates among this group also rose substantially (Figure 4.3). In all CMAs, the low-income rate among recent immigrants rose from 23.1% to 35.0% from 1980 to 2000. This contrasts with a decline from 18.0% to 16.0% among others during the same period. This relative increase in low income was substantial in all

CMAs with a large recent immigrant population. In Ottawa–Hull, for example, the rate among recent immigrants was 1.7 times higher than the rate among others in 1980 and 2.5 times higher in 2000 (Table 4.5).

4.4 Increases in low income in many CMAs during the 1990s were concentrated among recent immigrants[2]

One can ask how the increase in low-income rates among recent immigrants and their rising share in the population affect the low-income rate. It is possible to decompose changes in the CMA low-income rate into the parts that are associated with (1) changes among recent immigrants and (2) changes among members of other groups. Most of the changes across the 1980s were strongly associated with changes among groups other than recent immigrants. Across all CMAs the low-income rate fell by 1.1 percentage points from 1980 to 1990 (Table 4.6). Of this decrease, virtually all was associated with changes among other groups. Changes among other groups were associated with a 1.4 percentage point drop in low income. In CMAs where the low-income rate rose over the 1980s, like Calgary and Edmonton, the increase was mostly driven by changes among other groups.

The story is substantially different in the 1990s (Table 4.6). Of the increase of 0.5 percentage points observed in all CMAs in the 1990s, more than 100% of the change in low income was concentrated among the recent immigrant population. Changes among recent immigrants—both in rising population shares and rising low-income rates—account for a rise of 1.2 percentage points in the low-income rate that was offset by improvement among other groups, which dampened the overall increase by 0.7 points. A similar pattern is seen in Montréal, Ottawa–Hull, Toronto, Hamilton, Windsor, Abbotsford and Vancouver, where changes in the low-income rate were concentrated among recent immigrants.

In Vancouver, where the low-income rate rose 3.3 percentage points from 1990 to 2000, changes among recents immigrants increased the rate by 3.9 percentage points, and changes among the other groups placed downward pressure on the low-income rate of 0.6 points. In CMAs where the low-income rate declined—like Windsor, Calgary and Edmonton—the decline is nearly all associated with changes among other groups.

4.5 Aboriginal people make up a large share of the low-income population in some CMAs

In 2000, six CMAs had an Aboriginal population that accounted for more than 4% of their population—Sudbury, Thunder Bay, Winnipeg, Regina, Saskatoon and Edmonton (Table 4.7). The Aboriginal population grew strongly in these CMAs. In the two most recent censuses, across which the definition of Aboriginal people is comparable, the Aboriginal population rose from 1.3% to 1.6% in all CMAs combined, from 6.8% to 8.3% in Winnipeg, 6.9% to 8.1% in Regina, and 7.4% to 9.0% in Saskatoon. Smaller CMAs in northern Ontario—Sudbury and Thunder Bay—also have significant and growing Aboriginal populations. In Sudbury, the Aboriginal population reported in the census rose from 2.7% of the population to 4.7%.

The share of Aboriginal people among the low-income population was quite large in some CMAs. In Winnipeg, Regina and Saskatoon, more than 20% of the low-income population were Aboriginal people (Table 4.7). In the 6 CMAs with large Aboriginal populations, the low-income population became more made-up of Aboriginal people between 1995 and 2000. For example, the share of low-income persons in Winnipeg who were Aboriginal people rose from 20.1% in 1995 to 23.8% in 2000.

[2] The methodology used in this sub-section is derived from Picot and Hou (2002).

4.6 Low-income rates among Aboriginal people remain high relative to others

The low-income rate among Aboriginal people in CMAs declined from 1995 to 2000 (Table 4.8). However, the rate declined from levels that were higher than those faced in other groups. From 1995 to 2000, the low-income rate among Aboriginal people went from 52.4% to 41.6% in all CMAs, compared with a decline from 21.6% to 17.3% for others. In 2000, Regina had a low-income rate among Aboriginal people that was 4 times higher than others, and Saskatoon had an Aboriginal population low-income rate that was 3.7 times that of others (Figure 4.4).

4.7 Low-income rates fell among seniors and lone-parent families

Low income fell substantially for seniors over the period. In all CMAs combined, the low-income rate fell from 36.8% in 1980 to 20.8% in 2000 among seniors. All CMAs shared in this large decline in low income among seniors. Low-income rates also improved over the period for lone-parent family members, but the rate of low income for this group remained high in all CMAs in 2000 (Table 4.9).

The low-income rate among children rose in some CMAs, and fell in others (Table 4.9). In Vancouver the low-income rate rose by 2.8 percentage points among all persons and 5.4 points among children. In Toronto the low-income rate rose by 0.7 points and the low-income rate among children rose by 2.1 points. Other CMAs where the low-income rate among children rose more than one percentage point include Sudbury, Thunder Bay, Winnipeg, Regina and Saskatoon. Like the low-income rate among all persons, the low-income rate among children fell in most CMAs east of Montréal, as well as Kitchener and Windsor.

Text box 4.1: Definitions of 'at-risk' groups

RECENT IMMIGRANTS
Those (and their families) who immigrated within the 10 years preceding the census year. As noted elsewhere, the study excludes from the analysis any persons who immigrated in the census reference year, or the year preceding the census reference year (e.g., 2000 and 2001 for data from the 2001 census). This restriction was made because annual income statistics for these immigrants will be biased downwards since they spent none or only part of the reference year in Canada. Recent immigrant status for all family members is derived based upon the status of the family head. This group includes Canadian-born children of recent immigrants.

OTHER IMMIGRANTS
Those (and their families–including Canadian-born children) who immigrated more than 10 years before the census. Other immigrant status is based on the status of the family head.

ABORIGINAL PEOPLE
The study is able to define, on a conceptually consistent basis, Aboriginal people in the 1996 and 2001 censuses. For this study, Aboriginal persons refer only to those who reported identifying with at least one Aboriginal group (North American Indian, Métis or Inuit). Official census releases (but not this study) additionally include individuals who did not report an Aboriginal identity, but did report themselves as a Registered or Treaty Indian, and/or Band or First Nation membership. As a result, the Aboriginal population for the purposes of this study is marginally smaller than in the census release.

The definition used to classify Aboriginal people was the same in 1996 and 2001 but differed in earlier censuses. Data on Aboriginal people from the 1981, 1986 and 1991 censuses could not be computed on a conceptually consistent basis.

LONE-PARENT FAMILY PERSON
The adult and child members of lone-parent families with at least one child aged 17 years or younger.

SENIOR
Person aged 65 years and older.

CHILDREN
Persons aged 17 years and younger.

Note that these groups are not mutually exclusive.

Table 4.1: Low-income rates and population shares, by group[a]

	2000		
	Low-income rate	Share in population	Share in low-income population
Aboriginal people	41.6	1.6	3.7
Recent immigrants	35.0	9.0	17.7
Other immigrants	18.3	20.8	21.5
Other	14.7	68.7	57.0
Age			
<=17	20.8	23.0	27.1
18-64	16.0	65.3	59.2
65+	20.8	11.7	13.7
Not lone-parent family persons	15.4	92.7	80.7
Lone-parent family persons	46.6	7.3	19.3
All persons	17.7	100.0	100.0

a. Low-income rates were derived using a LIM-based threshold as described in Box 1.2. A corresponding table using the LICO-based threshold is given in Appendix Table A4.1.

Table 4.2: Population shares by group, 2000

	Aboriginal persons	Recent immigrants	Other immigrants	Other	Age			Not lone-parent families	Lone-parent families
					<=17	18-64	65+		
St. John's	0.7	0.7	2.5	96.1	22.2	67.8	10.0	91.9	8.1
Halifax	0.9	1.9	6.0	91.1	22.5	67.0	10.6	92.3	7.7
Saint John	0.7	0.5	3.9	94.9	23.8	63.6	12.6	91.4	8.6
Chicoutimi–Jonquière	0.7	0.2	0.5	98.6	21.5	66.6	11.9	93.7	6.3
Québec	0.6	1.0	2.0	96.4	20.1	68.0	11.9	93.2	6.8
Sherbrooke	0.2	1.9	3.0	95.0	22.1	66.1	11.8	92.2	7.8
Trois-Rivières	0.5	0.3	1.2	98.0	20.4	66.0	13.6	92.1	7.9
Montréal	0.3	6.3	15.7	77.7	22.0	65.8	12.3	92.0	8.0
Ottawa–Hull	1.2	6.7	14.2	77.9	23.6	66.3	10.1	92.3	7.7
Kingston	1.5	2.1	12.0	84.5	22.6	63.6	13.9	92.6	7.4
Oshawa	1.0	2.4	17.5	79.2	27.1	62.9	10.0	92.3	7.7
Toronto	0.4	17.3	35.5	46.8	23.7	65.2	11.1	93.2	6.8
Hamilton	1.1	5.4	22.5	71.0	23.5	62.6	13.9	93.0	7.0
St. Catharines–Niagara	1.3	2.6	17.7	78.4	22.2	61.2	16.6	93.3	6.7
Kitchener	0.8	6.3	20.3	72.6	25.1	64.3	10.6	93.1	6.9
London	1.3	4.5	17.8	76.4	23.8	63.5	12.6	92.1	7.9
Windsor	1.3	7.4	18.0	73.3	24.2	63.6	12.2	92.4	7.6
Sudbury	4.7	0.7	7.4	87.3	22.6	64.2	13.1	91.8	8.2
Thunder Bay	6.6	1.0	11.6	80.7	22.8	62.8	14.4	91.9	8.1
Winnipeg	8.3	3.8	16.1	71.8	23.5	63.5	13.0	91.5	8.5
Regina	8.1	1.5	6.9	83.4	24.8	63.4	11.8	90.4	9.6
Saskatoon	9.0	2.2	6.7	82.1	25.6	63.2	11.2	90.7	9.3
Calgary	2.3	7.1	17.8	72.8	24.0	67.4	8.6	93.4	6.6
Edmonton	4.4	4.9	16.8	73.9	24.6	65.4	10.0	92.4	7.6
Abbotsford	2.8	7.5	20.0	69.7	27.4	60.0	12.7	92.3	7.7
Vancouver	1.9	16.6	27.3	54.2	21.6	66.5	11.9	93.5	6.5
Victoria	2.8	3.0	18.4	75.8	19.3	63.6	17.1	92.6	7.4
All 27 CMAs	1.6	9.0	20.8	68.7	23.0	65.3	11.7	92.7	7.3

Table 4.3: Composition of the low-income population, 2000[a]

	Aboriginal persons	Recent immigrants	Other immigrants	Other	Age			Not lone-parent families	Lone-parent families
					<=17	18-64	65+		
					percent				
St. John's	0.9	0.8	1.3	97.0	27.2	63.7	9.1	74.8	25.2
Halifax	2.1	4.3	4.9	88.7	26.3	62.7	11.1	76.4	23.6
Saint John	1.7	0.8	2.7	94.9	30.5	58.9	10.6	70.6	29.4
Chicoutimi–Jonquière	1.1	0.3	0.4	98.2	21.9	64.6	13.5	82.6	17.4
Québec	1.0	2.4	2.2	94.3	18.7	66.0	15.3	84.1	15.9
Sherbrooke	0.3	4.3	3.4	92.0	22.6	69.1	8.3	84.0	16.0
Trois-Rivières	1.1	0.9	1.2	96.7	22.4	67.1	10.6	80.3	19.7
Montréal	0.5	14.4	19.3	65.8	25.5	61.6	12.9	80.7	19.3
Ottawa–Hull	2.0	15.0	16.0	67.0	28.4	58.6	13.0	80.0	20.0
Kingston	3.0	3.7	8.4	85.0	25.6	63.1	11.3	78.6	21.4
Oshawa	1.8	4.1	19.1	75.0	32.3	50.8	17.0	76.4	23.6
Toronto	0.7	32.0	36.3	31.0	28.9	56.3	14.8	82.6	17.4
Hamilton	2.6	11.7	24.1	61.7	27.6	53.1	19.3	79.2	20.8
St. Catharines–Niagara	2.5	4.7	17.3	75.5	26.0	54.5	19.5	78.8	21.2
Kitchener	1.5	12.1	22.4	64.0	29.2	54.6	16.2	78.6	21.4
London	3.1	11.3	17.7	67.9	28.1	59.7	12.2	78.2	21.8
Windsor	2.2	14.7	20.9	62.3	27.8	52.5	19.7	79.0	21.0
Sudbury	8.6	1.0	6.0	84.5	26.9	58.5	14.6	75.2	24.8
Thunder Bay	17.9	1.2	10.7	70.1	27.5	53.6	18.9	75.1	24.9
Winnipeg	23.8	6.1	13.2	56.9	30.4	56.8	12.9	72.9	27.1
Regina	26.2	2.4	5.3	66.0	30.9	56.2	12.9	72.7	27.3
Saskatoon	26.9	4.0	5.1	64.1	32.1	60.6	7.3	72.8	27.2
Calgary	5.2	12.9	19.2	62.6	27.1	61.2	11.7	82.7	17.3
Edmonton	11.1	8.6	16.7	63.5	29.9	59.6	10.5	78.0	22.0
Abbotsford	6.4	9.8	17.0	66.8	33.6	54.2	12.2	76.8	23.2
Vancouver	4.0	32.6	25.3	38.1	24.7	62.5	12.8	85.2	14.8
Victoria	7.3	4.7	15.9	72.0	20.7	63.0	16.3	81.8	18.2
All 27 CMAs	3.7	17.7	21.5	57.0	27.1	59.2	13.7	80.7	19.3

a. Low income was determined using a LIM-based threshold.

Table 4.4: Shares of recent immigrants, 1980-2000[a]

	1980	1985	1990	1995	2000	difference 2000-1980
	In CMA population					
Montréal	5.2	4.2	4.9	6.8	6.3	1.1
Ottawa–Hull	4.1	3.2	4.2	6.4	6.7	2.6
Toronto	13.5	9.1	12.0	17.9	17.3	3.8
Hamilton	5.3	3.3	4.0	5.3	5.4	0.1
Kitchener	7.0	4.1	5.4	6.8	6.3	-0.7
London	4.7	2.8	4.3	6.1	4.5	-0.2
Windsor	5.1	3.3	4.1	6.2	7.4	2.3
Calgary	8.1	7.8	6.3	6.9	7.1	-1.0
Edmonton	7.6	6.4	5.4	5.9	4.9	-2.7
Abbotsford	5.7	5.2	4.8	6.3	7.5	1.8
Vancouver	10.3	7.7	8.8	15.1	16.6	6.3
All 27 CMAs	7.0	5.2	6.1	9.0	9.0	2.0
	In CMA low-income population					
Montréal	8.0	8.3	10.9	15.7	14.4	6.4
Ottawa–Hull	6.7	6.0	9.9	16.6	15.0	8.3
Toronto	18.7	15.4	21.3	35.0	32.0	13.3
Hamilton	6.2	4.5	7.9	10.8	11.7	5.5
Kitchener	7.9	6.5	10.2	13.5	12.1	4.2
London	4.7	4.1	9.5	14.0	11.3	6.6
Windsor	6.8	4.2	8.1	12.8	14.7	7.9
Calgary	8.9	11.9	11.6	14.7	12.9	4.0
Edmonton	8.0	9.3	10.1	12.0	8.6	0.6
Abbotsford	6.5	5.6	6.5	8.3	9.8	3.3
Vancouver	11.2	12.0	14.9	30.0	32.6	21.4
All 27 CMAs	8.8	8.4	11.2	18.8	17.7	8.9

a: CMAs with a recent immigrant population share greater than 4% in 2000. Low income was determined using a LIM-based threshold.

Table 4.5: Low-income rates among recent immigrants, 1980-2000, CMAs with large recent immigrant populations[a,b]

	Recent immigrant			Others			Ratio		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Montréal	29.3	41.0	41.2	18.4	17.2	16.6	1.6	2.4	2.5
Ottawa–Hull	35.8	42.2	42.6	21.3	16.9	17.3	1.7	2.5	2.5
Toronto	23.4	28.2	32.8	15.9	14.2	14.6	1.5	2.0	2.2
Hamilton	21.0	33.7	38.3	17.7	16.4	16.6	1.2	2.1	2.3
Kitchener	21.9	31.5	30.0	19.2	15.9	14.6	1.1	2.0	2.1
London	18.8	37.5	45.9	18.9	16.2	16.9	1.0	2.3	2.7
Windsor	34.7	41.7	37.5	25.6	20.3	17.6	1.4	2.1	2.1
Calgary	18.2	33.8	28.9	16.6	19.8	17.3	1.1	1.7	1.7
Edmonton	16.9	35.6	29.3	16.0	18.0	16.0	1.1	2.0	1.8
Abbotsford	20.8	18.9	19.0	18.3	13.8	14.2	1.1	1.4	1.3
Vancouver	17.8	26.7	37.4	16.1	14.7	15.4	1.1	1.8	2.4
All 27 CMAs	23.1	31.4	35.0	18.0	16.3	16.0	1.3	1.9	2.2

a: Recent immigrant population share of more than 4% in 2000. Low-income rates were derived using LIM-based thresholds as described in Box 1.2. LICO-based low-income rates are presented in Appendix Table A4.5.

b: Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare low-income rates across CMAs at a single point in time. Low-income rates by CMA are produced for the purposes of comparing differences within the CMA, and differences in the growth of the low-income population across CMAs over time. Please see Text Box 1.2 for more details.

Table 4.6: Contribution of recent immigrants to overall changes in low income, CMAs with large recent immigrant populations[a]

	1990 minus 1980			2000 minus 1990		
	Total change	Associated with recent immigrants	Associated with others	Total change	Associated with recent immigrants	Associated with others
Montréal	-0.6	0.5	-1.1	-0.3	0.6	-0.9
Ottawa-Hull	-3.9	0.3	-4.2	1.0	1.1	-0.1
Toronto	-1.1	0.2	-1.3	1.8	2.3	-0.4
Hamilton	-0.8	0.2	-1.1	0.7	0.7	0.0
Kitchener	-2.6	0.2	-2.8	-1.2	0.2	-1.3
London	-1.8	0.7	-2.5	1.1	0.4	0.7
Windsor	-4.9	0.0	-4.8	-2.2	1.1	-3.2
Calgary	1.6	0.6	0.9	-2.3	-0.1	-2.3
Edmonton	2.9	0.6	2.2	-2.4	-0.5	-1.8
Abbotsford	-4.4	-0.3	-4.1	0.4	0.5	0.0
Vancouver	-0.5	0.5	-1.0	3.3	3.9	-0.6
All 27 CMAs	-1.1	0.3	-1.4	0.5	1.2	-0.7

a: Recent immigrant population share of more than 4% in 2000. Low-income rates were derived using LIM-based thresholds as described in Box 1.2. LICO-based low-income rates are presented in Appendix Table A4.6.

Table 4.7: Shares of Aboriginal people[a]

	1995	2000	difference 2000-1995
	in CMA population		
Sudbury	2.7	4.7	2.0
Thunder Bay	5.7	6.6	0.9
Winnipeg	6.8	8.3	1.5
Regina	6.9	8.1	1.2
Saskatoon	7.4	9.0	1.6
Edmonton	3.8	4.4	0.6
All 27 CMAs	1.3	1.6	0.3
	in CMA low-income population		
Sudbury	6.7	8.6	1.9
Thunder Bay	15.9	17.9	2.0
Winnipeg	20.1	23.8	3.7
Regina	22.3	26.2	3.9
Saskatoon	22.2	26.9	4.7
Edmonton	9.9	11.1	1.2
All 27 CMAs	3.2	3.7	0.5

a: CMAs with an Aboriginal population share greater than 4% in 2000. Low income was determined using a LIM-based threshold as described in Box 1.2.

Table 4.8: Low-income rates among Aboriginal people, 1980-2000, CMAs with large Aboriginal populations[a,b]

	Aboriginal people		Others		Ratio	
	1995	2000	1995	2000	1995	2000
Sudbury	50.3	33.5	19.5	17.7	2.6	1.9
Thunder Bay	53.0	49.4	16.8	16.1	3.2	3.1
Winnipeg	57.7	46.2	16.8	13.4	3.4	3.4
Regina	67.1	59.3	17.3	14.7	3.9	4.0
Saskatoon	65.9	54.2	18.4	14.6	3.6	3.7
Edmonton	56.5	42.3	20.1	15.5	2.8	2.7
All 27 CMAs	52.4	41.6	21.6	17.3	2.4	2.4

a: Aboriginal population share of more than 4% in 2000. Low-income rates were derived using LIM-based thresholds as described in Box 1.2. LICO-based low-income rates are presented in Appendix Table A4.8.

b: Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare low-income rates across CMAs at a single point in time. Low-income rates by CMA are produced for the purposes of comparing differences within the CMA, and differences in the growth of the low-income population across CMAs over time. Please see Text Box 1.2 for more details.

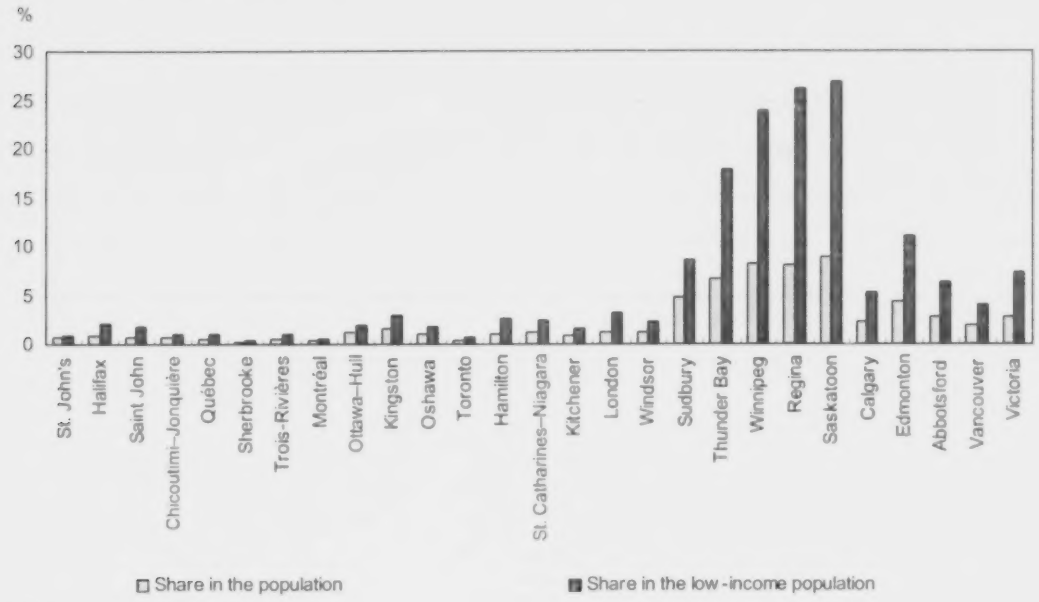
Table 4.9: Low-income rates among children, seniors and lone-parent families, 1980-2000[a,b]

	Children			Seniors			Lone-parent family persons			All		
	1980	2000	2000 minus 1980	1980	2000	2000 minus 1980	1980	2000	2000 minus 1980	1980	2000	2000 minus 1980
St. John's	28.0	23.4	-4.6	37.7	17.3	-20.4	59.0	59.6	0.6	23.9	19.1	-4.8
Halifax	23.5	21.1	-2.4	36.0	18.9	-17.1	59.0	55.2	-3.8	20.4	18.0	-2.4
Saint John	23.3	23.6	0.3	31.1	15.4	-15.7	62.0	62.4	0.4	19.7	18.4	-1.3
Chicoutimi–Jonquière	24.1	17.7	-6.4	39.4	19.7	-19.7	62.6	47.9	-14.7	21.8	17.4	-4.4
Québec	18.8	15.1	-3.7	38.9	20.7	-18.2	54.4	37.9	-16.5	18.5	16.2	-2.3
Sherbrooke	21.6	17.0	-4.6	35.2	11.7	-23.5	56.0	34.0	-22.0	20.9	16.6	-4.3
Trois-Rivières	25.4	20.0	-5.4	38.8	14.2	-24.6	61.1	45.5	-15.6	23.0	18.3	-4.7
Montréal	21.2	21.1	-0.1	36.3	19.1	-17.2	54.4	43.8	-10.6	19.0	18.1	-0.9
Ottawa–Hull	25.0	22.8	-2.2	37.8	24.3	-13.5	57.7	49.4	-8.3	21.9	19.0	-2.9
Kingston	22.6	21.4	-1.2	34.3	15.3	-19.0	62.6	54.1	-8.5	20.9	18.8	-2.1
Oshawa	18.9	18.9	0.0	41.8	27.1	-14.7	53.6	49.0	-4.6	17.4	15.9	-1.5
Toronto	19.5	21.6	2.1	34.3	23.6	-10.7	50.8	45.0	-5.8	17.0	17.7	0.7
Hamilton	19.8	20.8	1.0	38.8	24.7	-14.1	62.2	52.8	-9.4	17.9	17.8	-0.1
St. Catharines–Niagara	20.6	19.0	-1.6	35.6	19.1	-16.5	63.3	51.1	-12.2	18.7	16.3	-2.4
Kitchener	21.6	18.2	-3.4	40.8	23.9	-16.9	56.4	48.3	-8.1	19.4	15.6	-3.8
London	21.0	21.5	0.5	32.2	17.5	-14.7	55.4	50.5	-4.9	18.9	18.2	-0.7
Windsor	28.8	21.9	-6.9	48.0	30.8	-17.2	70.5	52.5	-18.0	26.1	19.0	-7.1
Sudbury	19.3	21.9	2.6	36.7	20.5	-16.2	64.9	55.9	-9.0	18.0	18.4	0.4
Thunder Bay	18.2	22.0	3.8	41.1	24.0	-17.1	56.0	56.5	0.5	17.3	18.3	1.0
Winnipeg	19.6	20.9	1.3	35.5	15.9	-19.6	53.8	51.7	-2.1	17.5	16.2	-1.3
Regina	19.0	22.8	3.8	36.0	20.0	-16.0	55.2	52.1	-3.1	17.1	18.3	1.2
Saskatoon	19.6	22.9	3.3	35.6	11.9	-23.7	56.8	53.1	-3.7	18.3	18.2	-0.1
Calgary	18.5	18.1	-0.4	40.6	21.8	-18.8	49.9	42.2	-7.7	16.7	16.0	-0.7
Edmonton	18.6	20.3	1.7	38.7	17.5	-21.2	51.0	47.9	-3.1	16.1	16.6	0.5
Abbotsford	18.5	17.9	-0.6	39.4	14.0	-25.4	56.7	43.6	-13.1	18.5	14.5	-4.0
Vancouver	16.4	21.8	5.4	38.4	20.5	-17.9	46.0	43.7	-2.3	16.3	19.1	2.8
Victoria	19.3	19.4	0.1	35.2	17.3	-17.9	49.4	44.7	-4.7	19.2	18.1	-1.1
All 27 CMAs	20.4	20.8	0.4	36.8	20.8	-16.0	54.2	46.6	-7.6	18.3	17.7	-0.6

a: Low-income rates were derived using LIM-based thresholds as described in Box 1.2. LICO-based low-income rates are presented in Appendix Table A4.9.

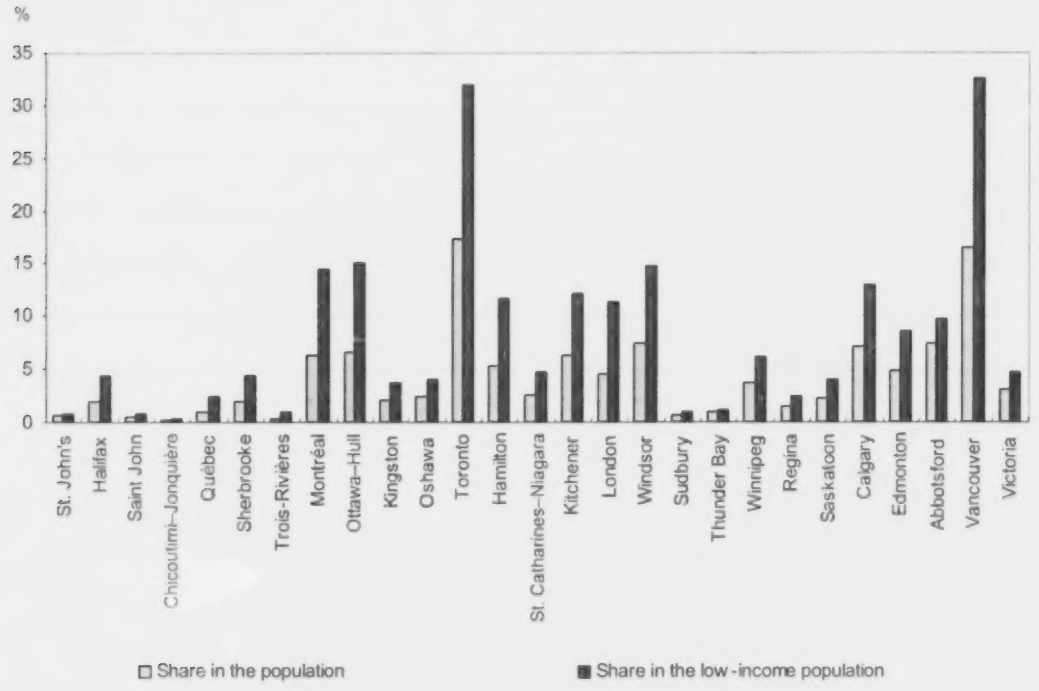
b: Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare low-income rates across CMAs at a single point in time. Low-income rates by CMA are produced for the purposes of comparing differences within the CMA, and differences in the growth of the low-income population across CMAs over time. Please see Text Box 1.2 for more details.

Figure 4.1: Aboriginal people make up a large share of the low-income population in northern Ontario and Western CMAs[1]



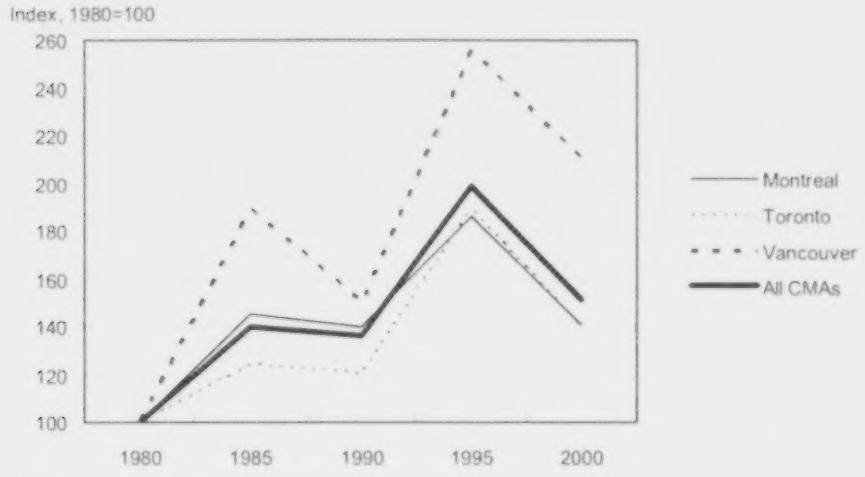
[1] See Box 4.1: Definitions of at-risk groups.
Source: Statistics Canada, Census of Canada, 2001

Figure 4.2: Recent immigrants make up a large share of the low-income population in some CMAs[1]



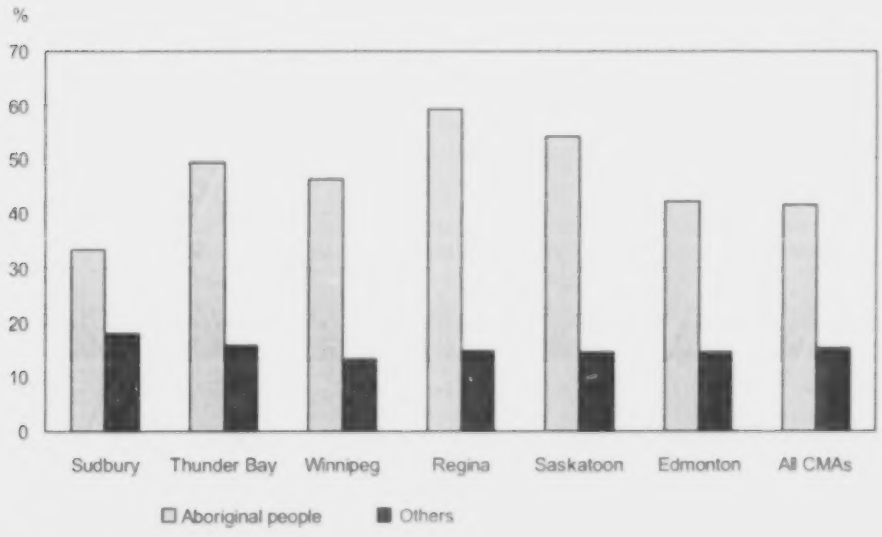
[1] See Box 4.1: Definitions of at-risk groups.
Source: Statistics Canada, Census of Canada, 2001

Figure 4.3: The low-income rate among recent immigrants was higher in 2000 than in 1980 in most CMAs[1]



[1] See Box 4.1: Definitions of at-risk groups.
Source: Statistics Canada, Census of Canada, 1981, 1986, 1991, 1996 and 2001

Figure 4.4: Low-income rates were much higher for Aboriginal people than others[1]



[1] See Box 4.1: Definitions of at-risk groups.
Source: Statistics Canada, Census of Canada, 2001

Chapter 5

Neighbourhood income inequality

This section begins the examination of income trends within the CMA at the census-tract level (see Box 5.1: How neighbourhoods are defined). Examining income at the census-tract level has led to a number of insights about differences and challenges faced among CMAs. Census tracts can be thought of as being somewhat similar to neighbourhoods and they provide an easy and effective way of examining changes in geographic sub-sections of the city.

Among the most salient of issues addressed in studies of neighbourhoods is that of neighbourhood income segregation. Here, census tract data are used to analyse changes in neighbourhood income inequality and residential economic segregation in Canadian CMAs during the period 1980 to 2000. Is the income gap between richer and poorer neighbourhoods rising? This section concludes that

- the income gap between richer and poorer neighbourhoods rose from 1980 to 2000 (and especially from 1990 to 2000) in most CMAs.
- in some CMAs, income fell in lower-income neighbourhoods and rose in higher-income neighbourhoods.

5.1 Income rose in high-income neighbourhoods and fell in many low-income neighbourhoods[3]

Table 5.1 demonstrates the approach to analysing neighbourhood inequality, using Toronto as an example. One can organize census tracts according to the decile of its median adult equivalent adjusted (AEA) income (see Box 1.1: How income is defined). For example, if there were 600 tracts, the bottom decile of tracts would contain those 60 tracts with the lowest median AEA income. The weighted average median AEA income of these tracts gives approximately the median income for a person in the bottom decile of neighbourhoods, which for Toronto in 1980 was $21,800, while the median AEA income of persons living in the richest 60 census tracts was $50,100.

By 2000, median AEA income in the poorest 10% of tracts was $21,800—the same as in 1980, while the median AEA income in the richest 10% of tracts was $61,800—up 23.3%. That incomes grew more in higher decile neighbourhoods than in lower decile neighbourhoods indicates an increase in neighbourhood income inequality from 1980 to 2000 in Toronto. Income increased for all neighbourhood deciles from 1980 to 1985, from 1985 to 1990, and from 1995 to 2000; however, it fell from 1990 to 1995, reflecting the recession between those years (Figure 5.1).

In nearly all CMAs, income rose faster in the higher-income neighbourhoods than in the lower-income neighbourhoods (Figure 5.2 to 5.5, Tables 5.2 to 5.4). In some CMAs, like Ottawa–Hull, income rose for all deciles, indicating rising income across all neighbourhood deciles; but the top still rose more, indicating an increase in neighbourhood income inequality. In some CMAs, income fell in poorer neighbourhoods and rose in richer neighbourhoods. Results using unadjusted economic family income were virtually the same.

[3] The methodology used in this sub-section is derived from Myles, Picot and Pyper (2000).

Box 5.1: How neighbourhoods are defined

Neighbourhoods are defined using the census tract (CT) concept. CTs are small, relatively stable geographic areas that usually have a population of 2,500 to 8,000. They are located in census metropolitan areas (CMAs) and in census agglomerations (CAs) with an urban core population of 50,000 or more in the previous census. The CT is defined so as to be as homogeneous as possible in terms of socio-economic characteristics, such as similar economic status and social living conditions at the time of its creation. In addition, the CT's shape should be as compact as possible, and CT boundaries follow permanent and easily recognizable physical features. Accordingly, the CTs correspond closely to what most would think of as a neighbourhood.

A committee of local specialists (for example, planners, health and social workers and educators) initially delineates the CT in conjunction with Statistics Canada. Once a CMA or CA has been subdivided into census tracts, the census tracts are maintained, even if the urban core population subsequently declines below 50,000. CMAs grow over time, mainly through the addition of new suburbs. Since the aim of this report is not to study, in a longitudinal sense, changes in income levels in specific neighbourhoods but rather changes in the distribution of income among neighbourhoods, results are allowed to reflect the impact of urban growth. Indeed, suburbanization, which tends to create new and relatively homogenous neighbourhoods, is one of the mechanisms through which economic segregation occurs.

In accordance with Statistics Canada policy to protect confidentiality, this study drops any CT with a population of less than 250 from the neighbourhood analysis.

Some smaller CMAs have relatively few CTs. When the number of CTs available for analysis is small, marginal changes in the fraction of tracts that are low income may result in large changes in the percentage of tracts that are in low income. To avoid placing undue emphasis on a large change in the percent of low-income tracts when the change in the number of low-income tracts is small, this study confines the discussion of low-income neighbourhoods to selected CMAs.

This report defines a high low-income neighbourhood as one with more than 40% of its residents in low-income. The cut-off of 40% is one commonly used in the literature.* The report highlights results using the LIM-based threshold, while selected results using the LICO-based threshold are available in appendix tables. As with analysis of low-income at the CMA level, the share of neighbourhoods in a CMA that are low-income is also affected by the choice of low-income threshold. As a result, comparisons across CMAs should be exercised with caution. However, changes in low-income neighbourhoods tend to be much less affected by choice of low-income threshold.

* For example, Jargowsky (1997).

Table 5.1: Family income by neighbourhood decile, Toronto, 2000 constant dollars, 1980-2000[a]

	1980	1985	1990	1995	2000	% change 1980-1990	% change 1990-2000	% change 1980-2000
	Adult equivalent adjusted income							
1st decile[b]	21,800	21,600	24,300	18,900	21,800	11.7	-10.3	0.2
2nd decile	25,900	26,000	29,700	23,800	27,500	14.7	-7.4	6.3
3rd decile	28,300	28,800	32,100	26,800	30,500	13.7	-5.3	7.7
4th decile	30,400	30,800	34,300	29,400	33,100	13.1	-3.6	9.1
5th decile	32,100	32,500	36,600	32,000	35,800	13.9	-2.2	11.4
6th decile	33,700	34,300	38,300	34,200	38,100	13.5	-0.3	13.1
7th decile	35,200	36,200	40,200	36,300	40,700	14.0	1.4	15.6
8th decile	37,100	38,200	42,700	39,000	43,800	14.9	2.5	17.8
9th decile	39,800	41,200	46,200	42,600	47,900	16.2	3.7	20.5
10th decile[c]	50,100	52,600	58,500	53,800	61,800	16.7	5.6	23.3
	Economic family income[d]							
1st decile[b]	32,000	30,800	33,800	28,300	32,900	5.4	-2.7	2.6
2nd decile	38,400	37,100	41,600	34,800	41,700	8.3	0.2	8.6
3rd decile	42,900	42,900	48,300	41,000	46,100	12.5	-4.6	7.3
4th decile	48,100	49,000	53,600	47,100	51,900	11.5	-3.2	7.9
5th decile	53,500	53,400	57,800	49,000	55,500	8.0	-3.9	3.7
6th decile	57,600	57,000	63,400	59,200	63,300	10.0	-0.1	9.9
7th decile	59,900	62,900	66,500	60,100	69,200	10.9	4.0	15.4
8th decile	60,500	64,000	71,500	65,200	72,600	18.3	1.4	20.0
9th decile	66,800	68,700	75,200	71,300	79,700	12.6	6.0	19.4
10th decile[c]	79,100	80,100	88,300	80,600	92,800	11.7	5.1	17.4

a: Neighbourhoods are measured by the census tract. Percentage change based on unrounded data.
b: Median income of persons in the poorest 10% of neighbourhoods.
c: Median income of persons in richest 10% of neighbourhoods.
d: Excludes unattached individuals.

Table 5.2: Percent growth in income by neighbourhood decile, 1980-1990[a]

	Decile									
	Bottom[b]	2	3	4	5	6	7	8	9	Top[c]
Halifax	12.2	15.4	17.4	17.0	15.0	14.9	14.5	14.9	19.9	14.7
Québec	-3.5	1.5	2.4	4.4	7.0	7.0	7.9	6.9	5.4	6.6
Montréal	-0.5	3.2	4.9	4.5	6.1	8.1	8.3	6.5	6.4	7.3
Ottawa–Hull	17.0	16.6	17.1	15.2	15.0	14.9	15.2	15.0	16.5	16.6
Toronto	11.7	14.7	13.7	13.1	13.9	13.5	14.0	14.9	16.2	16.7
Hamilton	1.1	5.6	10.0	8.1	9.9	10.1	11.5	13.8	17.2	17.6
St. Catharines–Niagara	8.2	8.7	10.1	10.7	9.6	10.7	10.6	9.9	10.0	9.5
Kitchener	4.8	8.9	10.8	12.3	13.7	13.6	15.7	14.2	13.2	23.3
London	14.8	16.1	12.9	10.3	7.9	8.2	9.8	13.1	15.4	15.1
Winnipeg	-16.0	-0.5	1.3	3.0	2.8	2.5	4.1	5.7	9.9	9.1
Calgary	-13.5	-10.9	-8.3	-4.4	-3.8	-4.6	-1.3	-0.2	4.1	3.7
Edmonton	-17.9	-11.8	-10.3	-8.9	-8.5	-9.6	-10.1	-6.5	-1.2	-0.4
Vancouver	-5.5	-0.6	-1.9	-0.4	1.3	1.8	1.1	0.9	2.1	0.1

a: Adult equivalent adjusted income. Neighbourhoods are measured by the census tract. Among CMAs with more than 75 CTs.
b: Median income of persons in the poorest 10% of neighbourhoods.
c: Median income of persons in richest 10% of neighbourhoods.

Table 5.3: Percent growth in income by neighbourhood decile, 1990-2000[a]

	Decile									
	Bottom[b]	2	3	4	5	6	7	8	9	Top[c]
Halifax	-10.4	-8.3	-2.0	-1.4	3.3	4.4	6.2	4.2	0.2	2.7
Québec	-3.8	-1.5	3.8	4.2	2.1	0.6	0.4	2.3	5.0	4.8
Montréal	-2.1	-5.0	-2.1	-0.1	0.5	-0.1	1.8	3.2	6.0	4.7
Ottawa–Hull	-5.7	-3.7	0.2	3.5	3.8	5.8	7.2	8.2	6.5	10.7
Toronto	-10.3	-7.4	-5.3	-3.6	-2.2	-0.3	1.4	2.5	3.7	5.6
Hamilton	-5.8	0.0	-0.1	2.9	6.2	9.3	11.7	11.1	8.5	8.0
St. Catharines–Niagara	-2.6	-0.3	0.5	5.8	6.7	6.6	7.8	9.8	7.9	5.5
Kitchener	1.8	-0.5	3.7	8.1	10.1	13.5	14	13.7	14.9	4.0
London	-5.7	-2.9	0.6	1.9	2.7	2.2	4.3	4.9	6.0	6.3
Winnipeg	13.6	2.3	2.7	1.2	3.6	6.0	6.9	5.3	8.6	7.1
Calgary	12.8	11.2	8.4	7.7	11.6	13.6	11.7	9.0	8.3	10.7
Edmonton	6.0	5.0	6.4	6.2	5.8	9.0	10.3	8.2	8.0	6.2
Vancouver	-4.0	-6.9	-4.1	-2.7	-2.5	-0.5	1.5	1.6	1.5	0.0

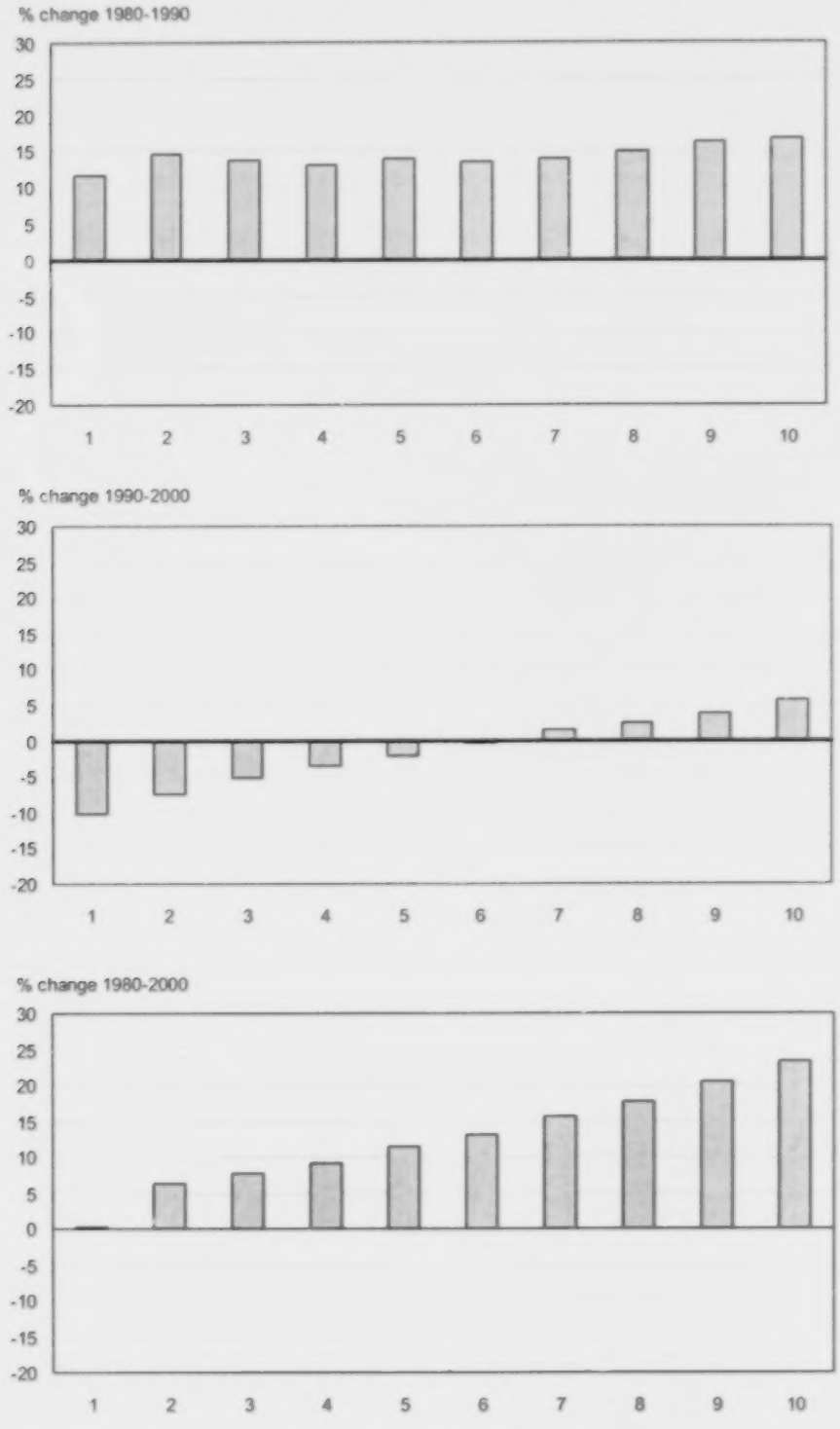
a. Adult equivalent adjusted income. Neighbourhoods are measured by the census tract. Among CMAs with more than 75 CTs.
b. Median income of persons in the poorest 10% of neighbourhoods.
c. Median income of persons in richest 10% of neighbourhoods.

Table 5.4: Percent growth in income by neighbourhood decile, 1980-2000[a]

	Decile									
	Bottom[b]	2	3	4	5	6	7	8	9	Top[c]
Halifax	0.5	5.8	15.1	15.3	18.8	19.9	21.6	19.7	20.2	17.7
Québec	-7.1	-0.1	6.3	8.8	9.2	7.6	8.3	9.3	10.7	11.7
Montréal	-2.6	-2.0	2.7	4.4	6.6	8.0	10.2	9.9	12.7	12.4
Ottawa–Hull	10.3	12.2	17.4	19.2	19.4	21.6	23.5	24.4	24.0	29.1
Toronto	0.2	6.3	7.7	9.1	11.4	13.1	15.6	17.8	20.5	23.3
Hamilton	-4.8	5.5	9.8	11.2	16.8	20.3	24.5	26.4	27.1	27.0
St. Catharines–Niagara	5.4	8.4	10.7	17.1	16.9	18.1	19.2	20.7	18.6	15.5
Kitchener	6.7	8.5	14.8	21.4	25.1	28.9	31.9	29.9	30.1	28.2
London	8.2	12.7	13.7	12.4	10.8	10.5	14.4	18.7	22.3	22.3
Winnipeg	-4.5	1.8	4.0	4.3	6.5	8.6	11.3	11.3	19.3	16.8
Calgary	-2.4	-1.0	-0.6	3.0	7.3	8.4	10.2	8.7	12.7	14.8
Edmonton	-13.0	-7.4	-4.6	-3.3	-3.1	-1.5	-0.8	1.1	6.7	5.7
Vancouver	-9.3	-7.4	-6.0	-3.2	-1.2	1.3	2.7	2.5	3.6	0.2

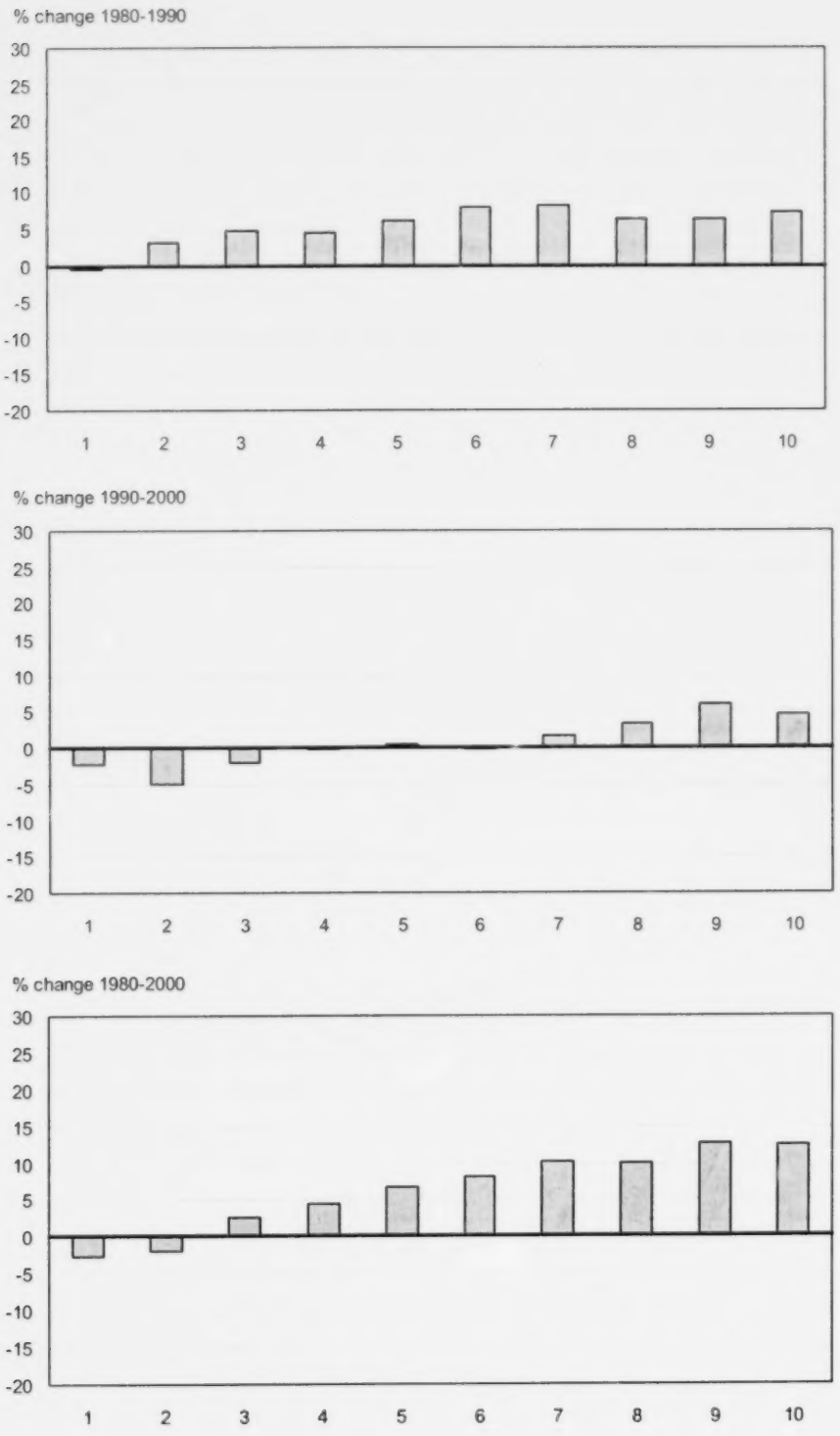
a. Adult equivalent adjusted income. Neighbourhoods are measured by the census tract. Among CMAs with more than 75 CTs.
b. Median income of persons in the poorest 10% of neighbourhoods.
c. Median income of persons in richest 10% of neighbourhoods.

Figure 5.1: Growth in income by neighbourhood decile, Toronto, 1980-2000[1]



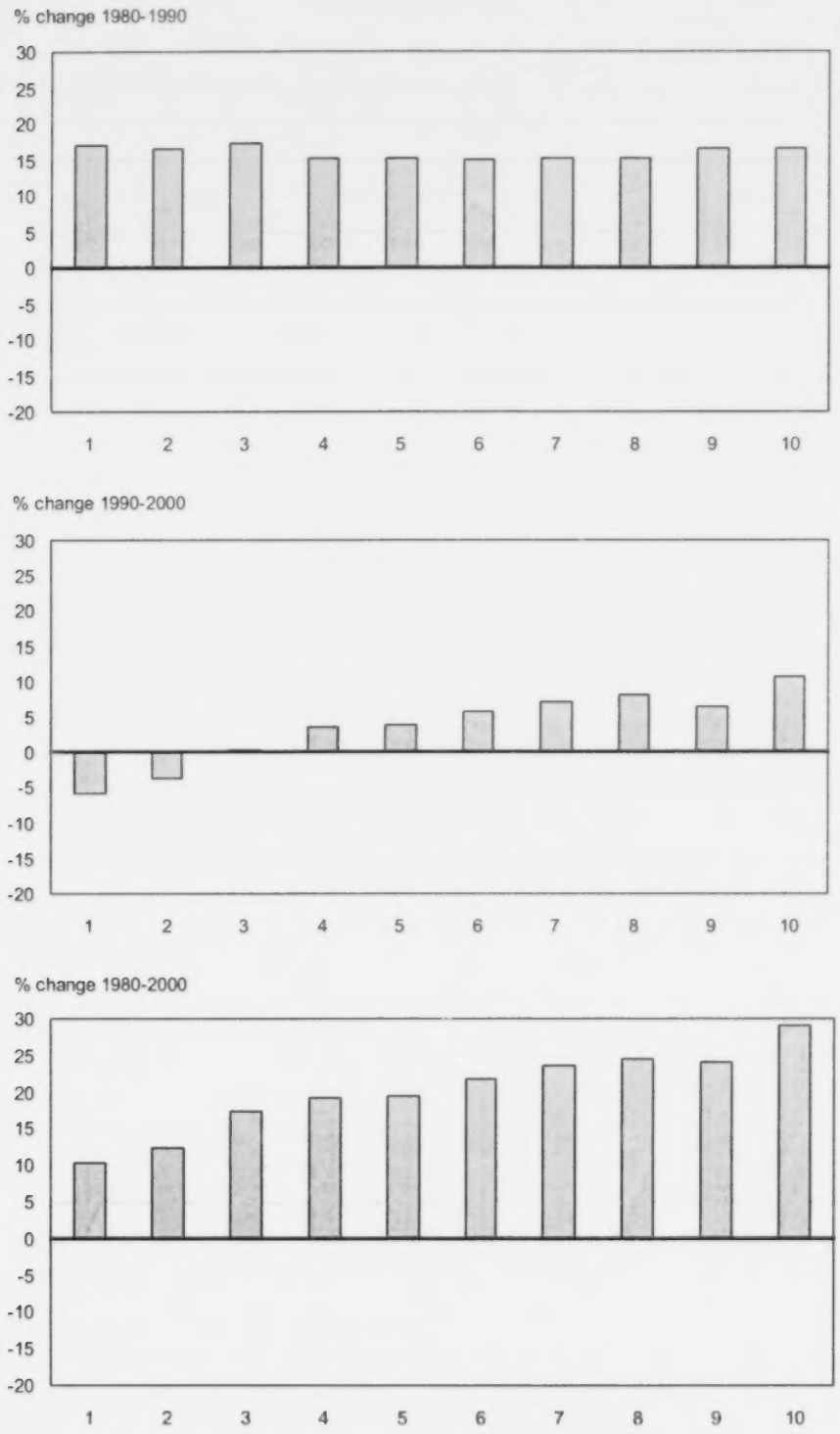
[1] Adult equivalent adjusted family income. Neighbourhoods are defined by census tracts.
Source: Statistics Canada, Census of Canada, 1981, 1991 and 2001.

Figure 5.2: Growth in income by neighbourhood decile, Montréal, 1980-2000[1]



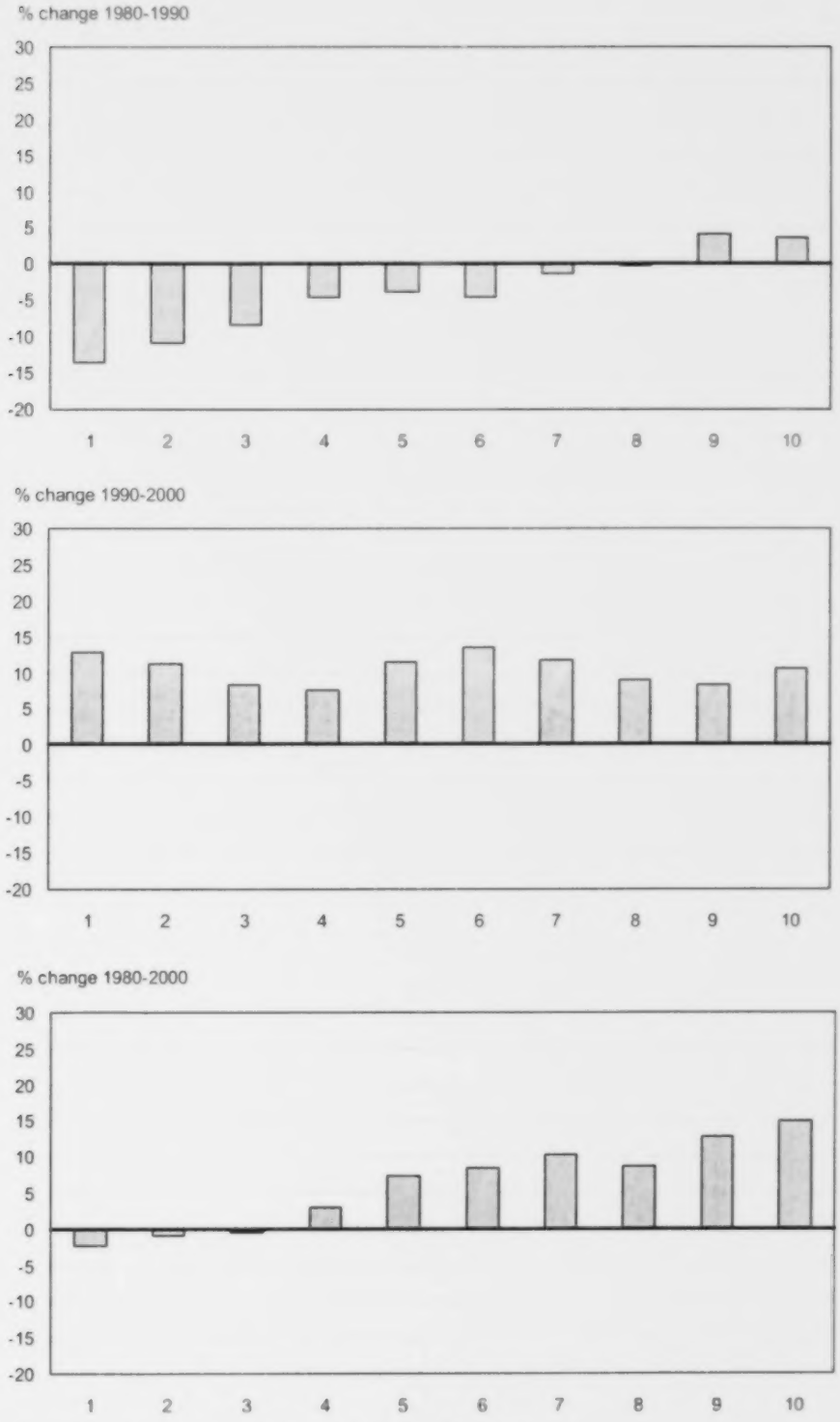
[1] Adult equivalent adjusted family income. Neighbourhoods are defined by census tracts.
Source: Statistics Canada, Census of Canada, 1981, 1991 and 2001.

Figure 5.3: Growth in income by neighbourhood decile, Ottawa–Hull, 1980-2000[1]



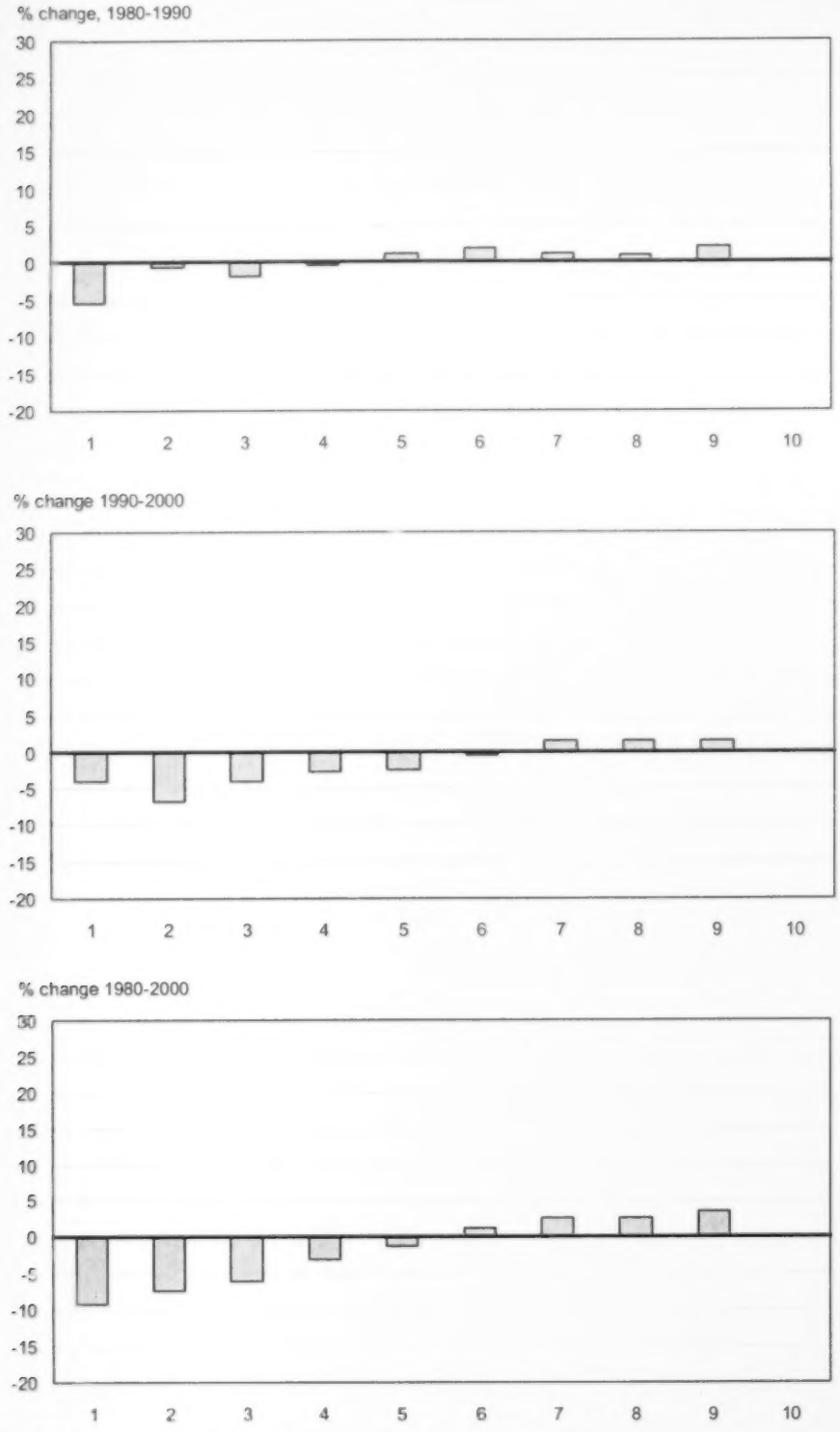
[1] Adult equivalent adjusted family income. Neighbourhoods are defined by census tracts.
Source: Statistics Canada, Census of Canada, 1981, 1991 and 2001.

Figure 5.4: Growth in income by neighbourhood decile, Calgary, 1980-2000[1]



[1] Adult equivalent adjusted family income. Neighbourhoods are defined by census tracts.
Source: Statistics Canada, Census of Canada, 1981, 1991 and 2001

Figure 5.5: Growth in income by neighbourhood decile, Vancouver, 1980-2000[1]



[1] Adult equivalent adjusted family income. Neighbourhoods are defined by census tracts.
Source: Statistics Canada, Census of Canada, 1981, 1991 and 2001.

Chapter 6

Low-income neighbourhoods

In the same way one can talk about CMA low-income rates, one can also refer to neighbourhood low-income rates. This allows for a discussion of the spatial dimension of low income. One can ask whether low-income is spread evenly across the CMA, or whether it is concentrated in specific neighbourhoods.

This report defines a low-income neighbourhood as one with more than 40% of its residents in low-income. The report highlights results using the LIM-based threshold, while selected results using the LICO-based threshold are available in the Appendix Tables. As with CMA low-income rates measured at a single point in time, the neighbourhood low-income rate (i.e., the share of neighbourhoods with low-income rates greater than 40%) is also not to be used for comparing differences across CMAs. The neighbourhood low-income rate does not adjust for differences in prices between CMAs and so it is an inaccurate measure of differences in well-being across CMAs. Hence, comparisons of neighbourhood low-income rates across CMAs are not valid.

Neighbourhood low-income rates by CMA are produced for the purposes of comparing differences within the CMA over time and differences in the growth of low-income neighbourhoods across CMAs over time.

Some smaller CMAs have relatively few CTs. When the number of CTs available for analysis is small, marginal changes in the number of tracts that are low-income may result in large changes in the percentage of tracts that are in low-income. To avoid placing undue emphasis on a large change in the percent of low-income tracts when the change in the number of low-income tracts is small, this study confines the discussion of low-income neighbourhoods to selected CMAs when describing CMA-specific results (see Box 5.1: How neighbourhoods are defined).

This section concludes that

- comparing 1980 with 2000, the fraction of low-income neighbourhoods has remained stable.
- the concentration of low-income persons in low-income neighbourhoods rose, indicating that low-income persons are more likely to live in low-income neighbourhoods.

6.1 The share of neighbourhoods that were low income increased in some CMAs and declined in others, with little net change from 1980 to 2000

Among all CMAs, 5.8% of neighbourhoods had low-income rates of more than 40% in 2000 (Table 6.1). Neighbourhoods with a low-income rate greater than 40% are referred to as low-income neighbourhoods.

The fraction of neighbourhoods with a greater than 40% low-income rate fell in most CMAs across the 1980s and rose again in the 1990s, with only a small net change over the period. The fraction of neighbourhoods in all CMAs that were low-income neighbourhoods fell from 6.1% in 1980 to 5.5% in 1990, then rose to 5.8% in 2000. At 11.8%, the share of neighbourhoods that were low income was unusually high in 1995, indicating the effects of slow economic recovery in the 1990s.

Only Hamilton and Toronto saw substantial increase in the share of neighbourhoods that were low income over the period. The share of neighbourhoods that were low income increased from 2.8% to 4.9% of all neighbourhoods in Toronto and from 4.2% to 9.4% in Hamilton. Ottawa–Hull and London each decreased their share of neighbourhoods with low-income rates greater than 40%.

6.2 Low-income persons became more concentrated in low-income neighbourhoods

While the numbers presented above indicate that there was little or no rise in the fraction of low-income neighbourhoods in most CMAs, concentration of the low-income population in CMAs has increased. One common method for judging the impact of low-income neighbourhoods on the CMA population is to determine what fraction of a CMA's residents live in low-income CTs. This can be measured as the fraction of the low-income population that lives in low-income CTs, or the fraction of the total population that lives in low-income CTs. The former indicator shows how concentrated the low-income population is in particular areas. The latter indicator reveals the share of the total population that lives in disadvantaged tracts. If low-income CTs have a negative effect on the well-being of the families that live in them, then this indicator is of interest.

In 2000, 11.7% of low-income persons in CMAs lived in low-income neighbourhoods. Hence the absolute level of concentration of low income is in fact quite low. Most low-income persons in CMAs do not live in low-income neighbourhoods.

The concentration of low-income persons in low-income neighbourhoods rose over the 1980-to-2000 period (Table 6.2). In 1980, 9.5% of low-income persons lived in low-income neighbourhoods. Growth in concentration of low income varied widely across CMAs. Among CMAs examined, the highest increases—in percentage point terms—were in Hamilton and Winnipeg (up 10.3 and 6.3 points respectively). Québec, Montréal and Toronto also increased the share of low-income persons living in low-income neighbourhoods by more than 4 points. A few CMAs experienced a decrease in the concentration of low income including London (down 3.1 points) and Ottawa–Hull (down 3.4 points).

The fraction of persons living in low-income neighbourhoods yields highly similar patterns as the fraction of low-income persons living in low-income tracts. In 2000, 4.4% of people lived in low-income neighbourhoods across all CMAs, up from 3.6% in 1980 (Table 6.3).

Table 6.1: Percent of census tracts with low-income rates greater than 40%[a,b]

	1980	1985	1990	1995	2000	1990 minus 1980	2000 minus 1990	2000 minus 1980
				percent				
Halifax	4.8	2.7	2.7	5.3	4.7	-2.1	2.0	-0.1
Québec	9.8	16.2	9.9	17.2	9.1	0.1	-0.8	-0.7
Montréal	9.6	15.9	9.7	20.1	8.1	0.1	-1.6	-1.5
Ottawa–Hull	13.6	12.2	7.3	16.0	10.6	-6.3	3.3	-3.0
Toronto	2.8	3.2	2.7	9.7	4.9	-0.1	2.2	2.1
Hamilton	4.2	9.5	7.5	12.5	9.4	3.3	1.9	5.2
St. Catharines–Niagara	1.4	1.2	1.2	4.8	0.0	-0.2	-1.2	-1.4
Kitchener	1.7	1.3	0.0	3.8	0.0	-1.7	0.0	-1.7
London	4.3	7.0	1.1	5.7	2.0	-3.2	0.9	-2.3
Winnipeg	8.2	10.2	10.3	14.0	8.5	2.1	-1.8	0.3
Calgary	0.9	5.6	2.6	5.9	1.0	1.7	-1.6	0.1
Edmonton	1.5	4.0	2.7	8.7	2.5	1.2	-0.2	1.0
Vancouver	2.5	6.3	2.4	3.4	2.3	-0.1	-0.1	-0.2
All 27 CMAs[c]	6.1	8.8	5.5	11.8	5.8	-0.6	0.3	-0.3

a: Among CMAs with more than 75 CTs. Low income is derived from the LIM-based threshold. Appendix Table A6.1 is a corresponding table with a LICO-based threshold.
b: Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare neighbourhood low-income rates across CMAs at a single point in time. Neighbourhood low-income rates by CMA are produced for the purposes of comparing differences within a CMA over time, and differences in the growth of low-income neighbourhoods across CMAs over time. Please see Text Box 5.1 for more details.
c: Includes CMAs with less than 75 CTs.

Table 6.2: The fraction of low-income persons living in low-income neighbourhoods[a,b]

	1980	1985	1990	1995	2000	2000 minus 1980
				percent		
Halifax	8.8	6.5	6.5	10.7	9.0	0.2
Québec	12.0	20.0	14.7	22.7	16.4	4.4
Montreal	10.3	22.2	14.6	27.3	14.4	4.1
Ottawa–Hull	24.7	21.8	14.5	26.2	21.3	-3.4
Toronto	8.2	9.3	8.3	21.3	12.6	4.4
Hamilton	10.4	20.4	17.4	24.9	20.7	10.3
St. Catharines–Niagara	1.6	1.5	0.3	8.0	0.0	-1.6
Kitchener	1.1	1.4	0.0	3.6	0.0	-1.1
London	6.7	10.6	0.8	8.2	3.6	-3.1
Winnipeg	12.0	19.1	22.4	26.7	18.3	6.3
Calgary	2.0	10.0	5.3	10.0	2.1	0.1
Edmonton	2.7	8.5	6.1	16.1	6.2	3.5
Vancouver	3.4	13.5	7.7	8.3	4.8	1.4
All 27 CMAs[c]	9.5	14.8	10.6	19.5	11.7	2.2

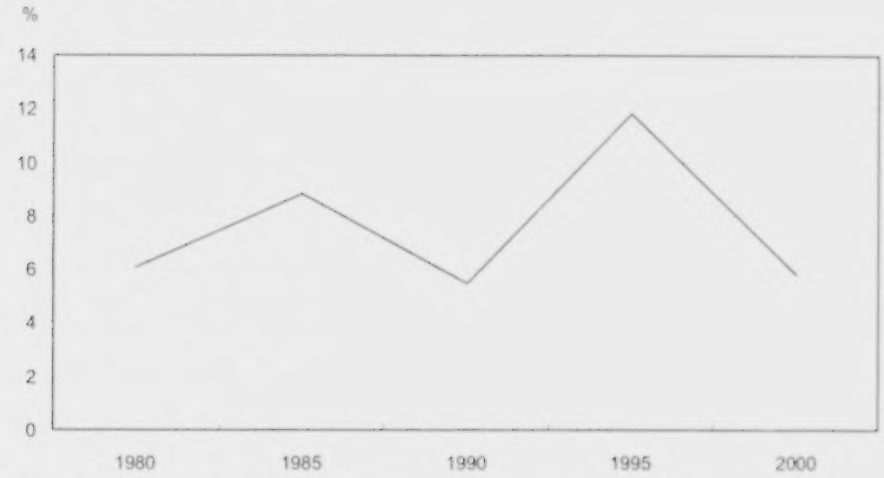
a: Among CMAs with more than 75 CTs. Low income is derived from the LIM-based threshold. Appendix Table A6.2 is a corresponding table with a LICO-based threshold.
b: Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare neighbourhood low-income rates across CMAs at a single point in time. Neighbourhood low-income rates by CMA are produced for the purposes of comparing differences within a CMA over time, and differences in the growth of low-income neighbourhoods across CMAs over time. Please see Text Box 5.1 for more details.
c: Includes CMAs with less than 75 CTs.

Table 6.3: The fraction of the CMA population living in low-income neighbourhoods[a,b]

	1980	1985	1990	1995	2000	2000 minus 1980
			percent			
Halifax	3.7	2.6	2.2	4.4	3.4	-0.3
Québec	4.7	8.7	5.3	9.4	5.5	0.8
Montréal	4.1	10.3	5.9	13.2	5.8	1.7
Ottawa–Hull	11.1	9.7	5.5	12.2	8.6	-2.5
Toronto	2.8	3.2	2.8	10.0	4.7	1.9
Hamilton	3.9	8.3	6.7	10.5	7.6	3.7
St. Catharines–Niagara	0.7	0.6	0.1	3.8	0.0	-0.7
Kitchener	0.5	0.5	0.0	1.6	0.0	-0.5
London	2.7	4.6	0.4	3.9	1.5	-1.2
Winnipeg	4.2	6.8	7.3	9.9	5.7	1.5
Calgary	0.5	4.5	2.1	4.6	0.7	0.2
Edmonton	1.0	4.0	2.5	7.3	2.4	1.4
Vancouver	1.1	5.7	2.5	3.7	1.7	0.6
All 27 CMAs[c]	3.6	6.3	3.9	8.8	4.4	0.8

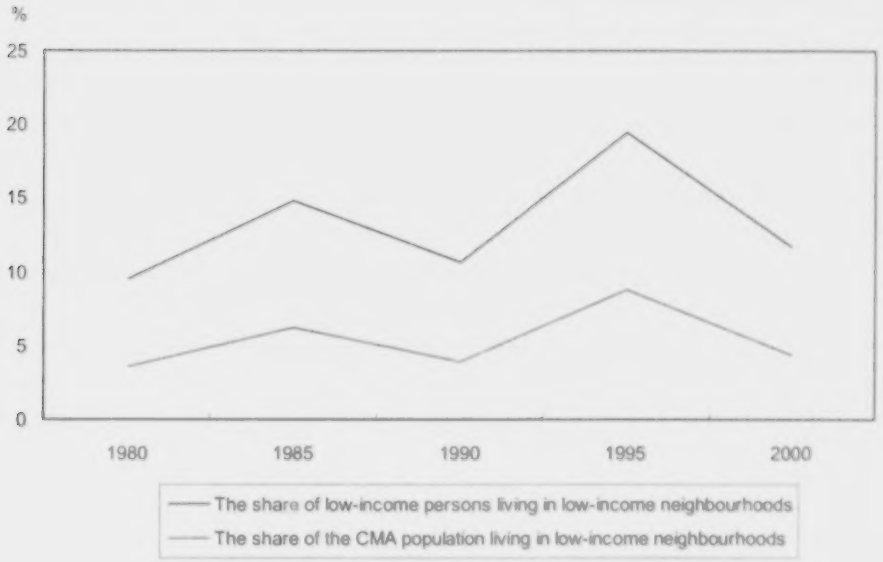
a. Among CMAs with more than 75 CTs. Low income is derived from the LIM-based threshold. Appendix Table A6.3 is a corresponding table with a LICO-based threshold.
b. Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare neighbourhood low-income rates across CMAs at a single point in time. Neighbourhood low-income rates by CMA are produced for the purposes of comparing differences within a CMA over time, and differences in the growth of low-income neighbourhoods across CMAs over time. Please see Text Box 5.1 for more details.
c. Includes CMAs with less than 75 CTs.

Figure 6.1: Percent of neighbourhoods that were low-income neighbourhoods was virtually the same in 2000 as in 1980[1]



[1] Low-income neighbourhoods have more than 40% of their residents in low income. Neighbourhoods are defined by Census Tracts. All CMAs.
Source: Statistics Canada, Census of Canada, 1981, 1986, 1991, 1996 and 2001

Figure 6.2: Concentration of low-income persons in low-income neighbourhoods rose between 1980 and 2000[1]



[1] Low-income neighbourhoods have more than 40% of their residents in low income. Neighbourhoods are defined by Census Tracts. All CMAs.
Source: Statistics Canada, Census of Canada, 1981, 1986, 1991, 1996 and 2001

Chapter 7

The spatial pattern of low-income neighbourhoods

Spatial segregation concerns the grouping of the low-income population into particular neighbourhoods of concentrated low income. It also deals with how these neighbourhoods cluster together and whether they cluster in the downtown core of the CMA or are scattered throughout the suburbs. One of the simplest and most descriptive ways to examine spatial segregation of the low-income population is to generate thematic maps of CMAs (see Box 7.1: Mapping low-income neighbourhoods).

The thematic maps in this section are derived for the purpose of examining the spatial pattern of low income in a CMA, for example to see whether low-income neighbourhoods are clustered together in the downtown core. Low income is defined using a LIM-based threshold. The number of low-income neighbourhoods found in CMAs would be different under LICO-based thresholds, but the spatial pattern would not be much different.

This section concludes that

- low-income census tracts tend to cluster together, however, not always in the downtown core.
- some CMAs exhibit a single cluster of low-income neighbourhoods, others have multiple low-income clusters.
- Montréal and Toronto have fewer low-income CTs in the downtown core in 2000 than was the case in 1980.

7.1 The spatial pattern of low-income neighbourhoods varies from CMA to CMA with no clear geographic pattern dominating

The 10 largest CMAs are examined in this section: Québec, Montréal, Ottawa–Hull, Toronto, Hamilton, London, Winnipeg, Calgary, Edmonton and Vancouver. Two main patterns in the clustering of low-income neighbourhoods appear: (i) a centralized, single cluster; and (ii) multiple decentralized clusters. No one pattern appears to dominate the spatial location of low-income neighbourhoods.

7.1.1 Québec, Hamilton, London, Winnipeg, Edmonton and Vancouver exhibit a centralized, single, low-income cluster

Québec appears to have one, relatively large, central cluster of low-income CTs with low-income rates greater than 30% along the Saint Charles River. A closer look reveals that the one cluster actually consists of two smaller clusters of CTs with low-income rates greater than 40% that are linked by CTs with low-income rates from 30% to 40%. The two main clusters are around the areas of Limoilou to the north of the river and St. Sauveur to the south (Figure 7.1).

Low-income neighbourhoods in Hamilton are centralized mainly around the downtown core. The area most affected is north of the escarpment to the harbour. There is also a small cluster of low income in the east end. It should be noted that the four large census tracts north of the downtown core overlap Hamilton

Harbour, and thus overstate the extent to which low income appears to be affecting the downtown core (Figure 7.2).

Moderate low-income neighbourhoods appear in much of central London. Two areas that appear to be most affected are near the intersections of Huron/Adelaide, and Wellington/Bathurst. Many of the moderate low-income neighbourhoods in London are in the downtown core (Figure 7.3).

Winnipeg has one large cluster of low-income CTs. It is located north of the Assiniboine River and west of the Red River in the downtown core and North End (Figure 7.4). These CTs tend to be home to relatively high numbers of Aboriginal people.

Edmonton appears to have a small cluster of low-income CTs located just north of downtown (Figure 7.5).

The largest concentration of low-income neighbourhoods in Vancouver is located on Vancouver's lower-east side and is centred on Hastings Street (Figure 7.6). Two other small clusters are noted. The first is located near New Westminster. The second small cluster of low-income neighbourhoods is located in North Surrey.

7.1.2 Montréal, Ottawa–Hull and Toronto exhibit decentralized low-income clustering

Montréal appears to have three main clusters of low-income CTs (Figure 7.7). The first is a large cluster consisting of the majority of CTs located south of Sainte-Catherine Street to the St. Lawrence River. Another cluster is located around Côte des Neiges, an area with a high immigrant population. The final cluster is located east of the trendy area of Mont Royal, known to have a high student population.

Ottawa–Hull exhibits several clusters that are not centred on the downtown core. Two of the larger clusters are in the areas of Vanier and Hull. Two of the smaller clusters are located near the intersections of Pinecrest and Carling, and Preston and Somerset (Figure 7.8).

Low-income CTs in Toronto appear to form four main clusters of low income. The most centralized cluster is Downtown East. However, the larger clusters occur at the less centralized locations of Thorncliff Park, Rexdale and Jane-Finch. There is also moderate low-income clustering along Jane Street from St. Clair Avenue to Highway 401 (Figure 7.9).

7.1.3 Calgary exhibits no pattern in low-income clustering

Calgary does not have a clustering of low-income neighbourhoods. There are only two CTs deemed to be in low income (Figure 7.10).

7.2 Renewal in the downtown core is seen in some CMAs

Maps for the CMAs of Montréal, Toronto and Vancouver are shown in Figures 7.11, 7.12 and 7.13, respectively. In these maps, CTs with low-income rates greater than 40% in either 1980 or 2000 are shaded to indicate neighbourhoods that were economically worse off than others.

Neighbourhoods are grouped into four categories. The first is neighbourhoods that had low-income rates greater than 40% in both 1980 and 2000. These are neighbourhoods of persistent low income. The second is neighbourhoods that were in low income in 1980, but not 2000. These are neighbourhoods that improved their low-income situation somewhat. The third is neighbourhoods that were not in low income in 1980, but by 2000 had low-income rates greater than 40%. These are neighbourhoods where low income

has increased over the 20-year period. Finally there are the majority of neighbourhoods that were not in low income in either 1980 or 2000.

The purpose of this analysis is to identify growing and declining low-income clusters in the largest metropolitan areas. To perform this exercise, year-2000 CTs were re-grouped according to their 1980 boundaries. Generally this involved grouping together adjacent year-2000 CTs. In some cases, a low-income tract is grouped with a non-low-income tract, resulting in fewer low-income CTs identified in the 2000 data. Hence readers are asked to refer to Figures 7.1 to 7.10 for complete information on low-income CTs in 2000.

There was a substantial shift in the location of low-income neighbourhoods in Montréal from 1980 to 2000 (Figure 7.11). There were two distinct areas where neighbourhoods changed from 'in low income' in 1980 to 'not in low income' in 2000: (1) the east–west corridor of neighbourhoods adjacent to Saint-Denis and Saint-Laurent streets; and (2) a large group of neighbourhoods further to the east on the St. Lawrence.

There was also a shift in low-income neighbourhoods away from the downtown core in Toronto, although the shift was less dramatic than in Montréal (Figure 7.12). Several neighbourhoods to the east and west of Yonge Street in downtown Toronto that were low income in 1980 were no longer in this state in 2000. At the same time, low-income neighbourhoods expanded near the Jane and Finch area, and more isolated low-income CTs rose to the east of downtown.

In Vancouver, the large low-income cluster in the downtown east-side changed slightly over the period, but does not appear to have reduced in size (Figure 7.13).

Box 7.1: Mapping low-income neighbourhoods

Low-income neighbourhoods are mapped for the purposes of indicating general trends in the spatial location of low income.

As noted above, neighbourhoods are measured using census tracts (CTs). In accordance with Statistics Canada policy, we suppress any information from CTs with fewer than 250 inhabitants.

Also, for the mapping of CTs' low-income rates over time, any CT with fewer than 250 residents in either the beginning or ending period is suppressed.

Neighbourhoods, measured by CT, are fairly constantly defined over time. However, in some cases, growing population in a CT necessitates the splitting of that CT into one or more new CTs. For maps dealing with changes in low-income neighbourhoods from 1980 to 2000, year-2000 CTs were re-grouped to their 1980 configurations.

One should also note that CTs in downtown cores tend to be smaller in area than those in the suburbs, due to settlement patterns. Large CTs in suburban areas may tend to visually overstate the concentration of low-income neighbourhoods in suburban areas.

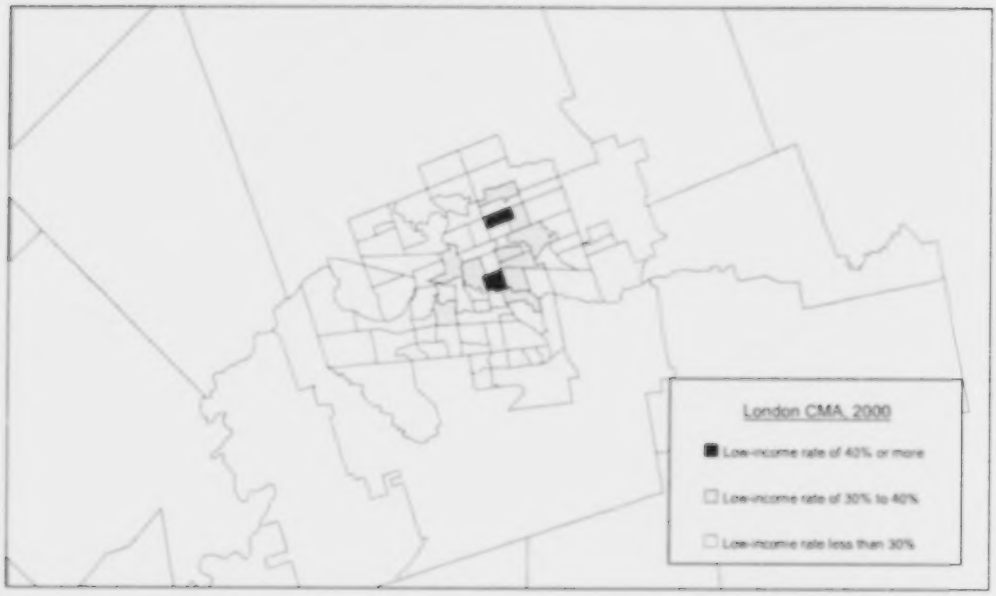
Figure 7.1: Census tracts in Québec, by low-income rate, 2000

Low income was determined using a LIM-based threshold.

Figure 7.2: Census tracts in Hamilton, by low-income rate, 2000

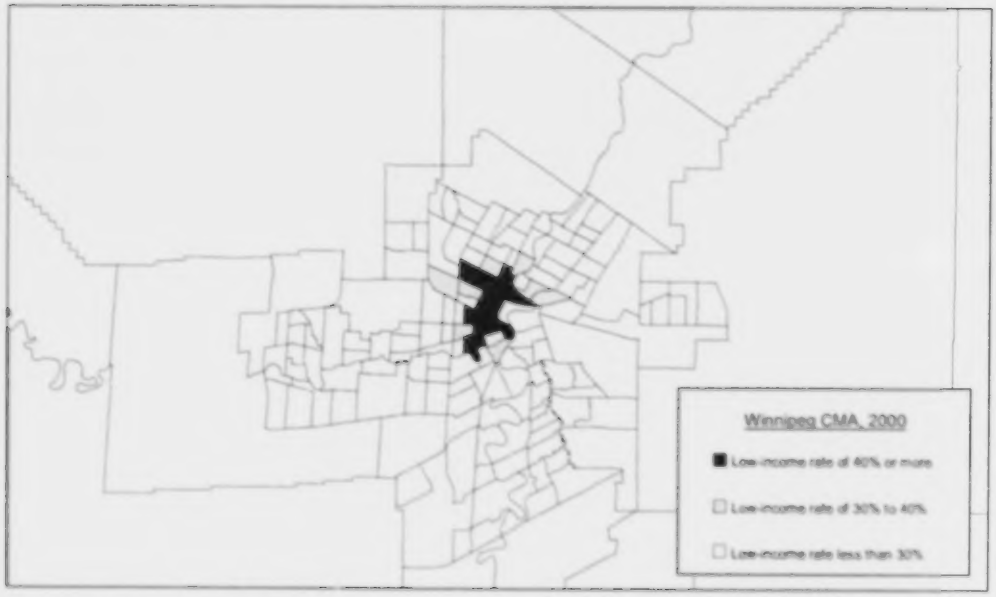
Low income was determined using a LIM-based threshold.

Figure 7.3: Census tracts in London, by low-income rate, 2000



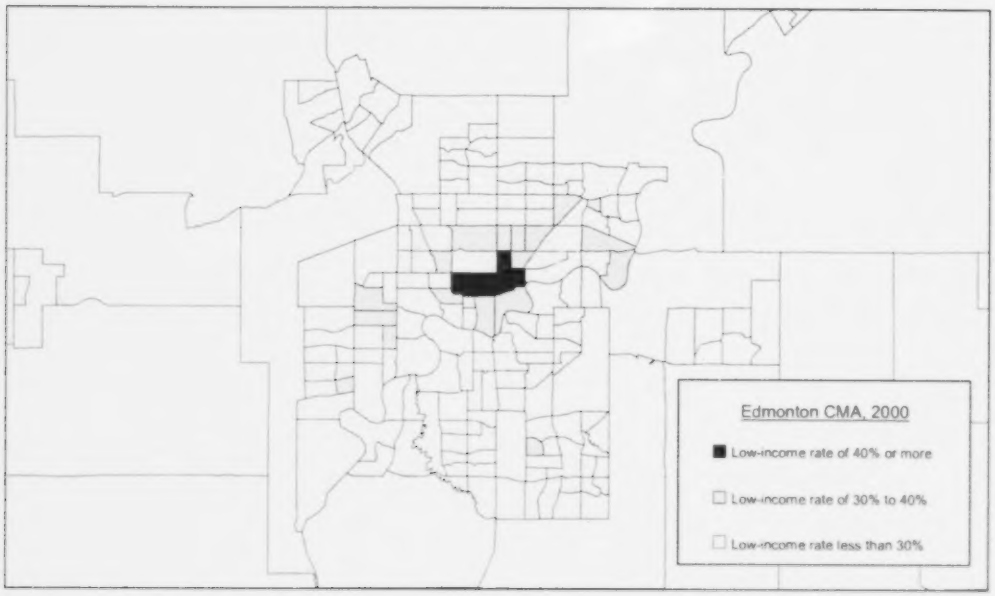
Low income was determined using a LIM-based threshold.

Figure 7.4: Census tracts in Winnipeg, by low-income rate, 2000



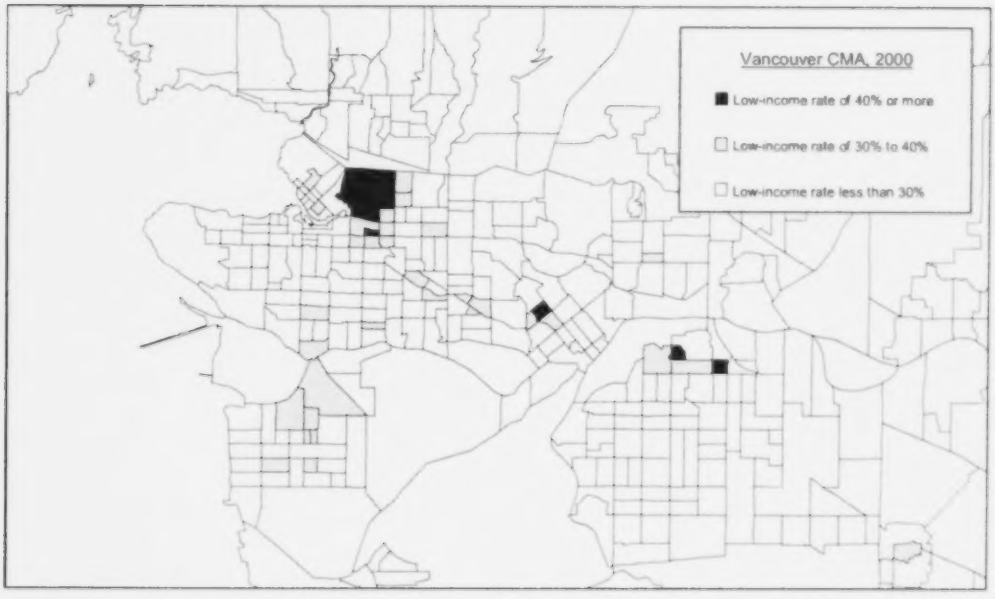
Low income was determined using a LIM-based threshold.

Figure 7.5: Census tracts in Edmonton, by low-income rate, 2000



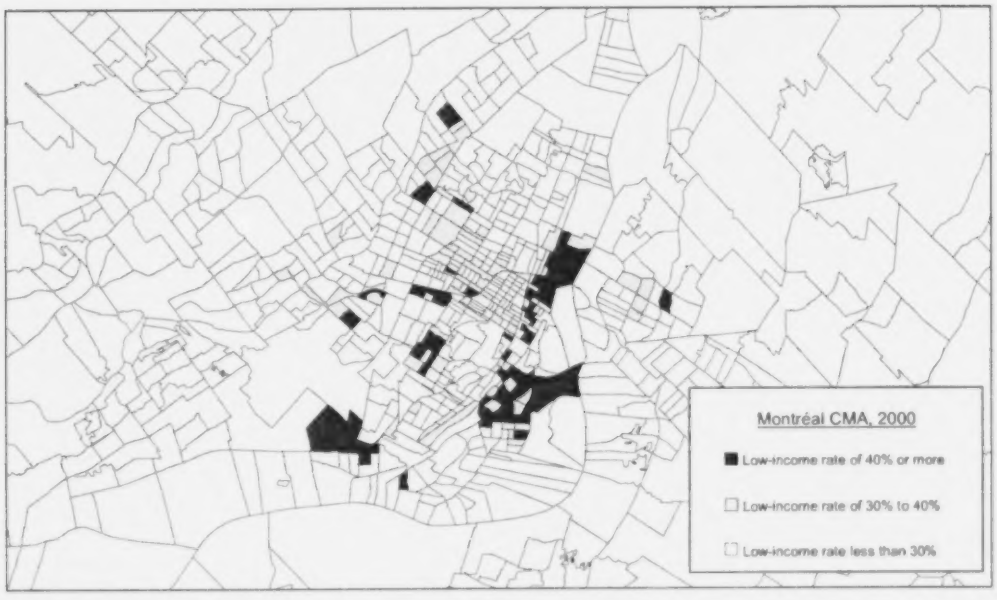
Low income was determined using a LIM-based threshold.

Figure 7.6: Census tracts in Vancouver, by low-income rate, 2000



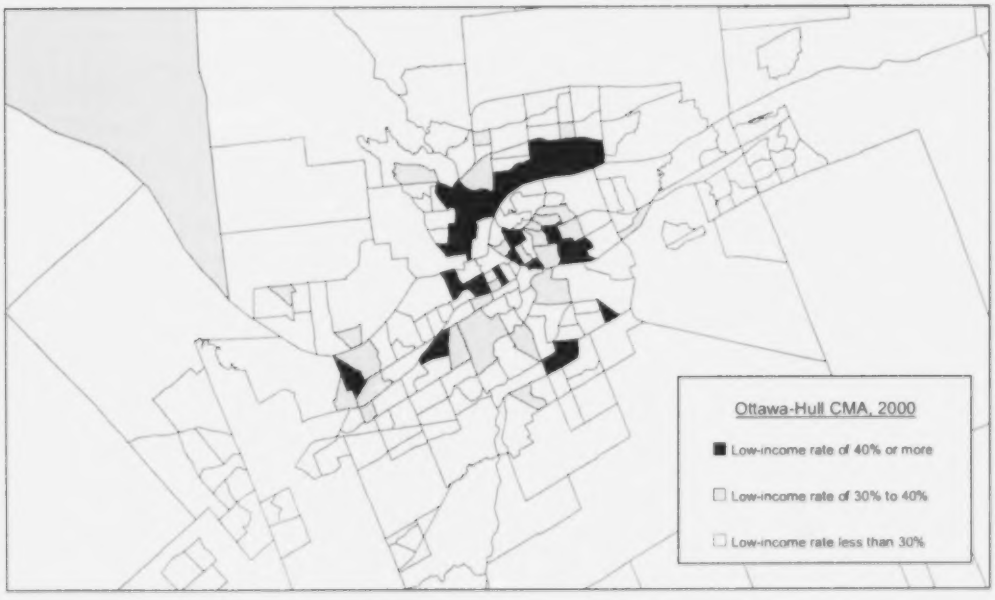
Low income was determined using a LIM-based threshold.

Figure 7.7: Census tracts in Montréal, by low-income rate, 2000



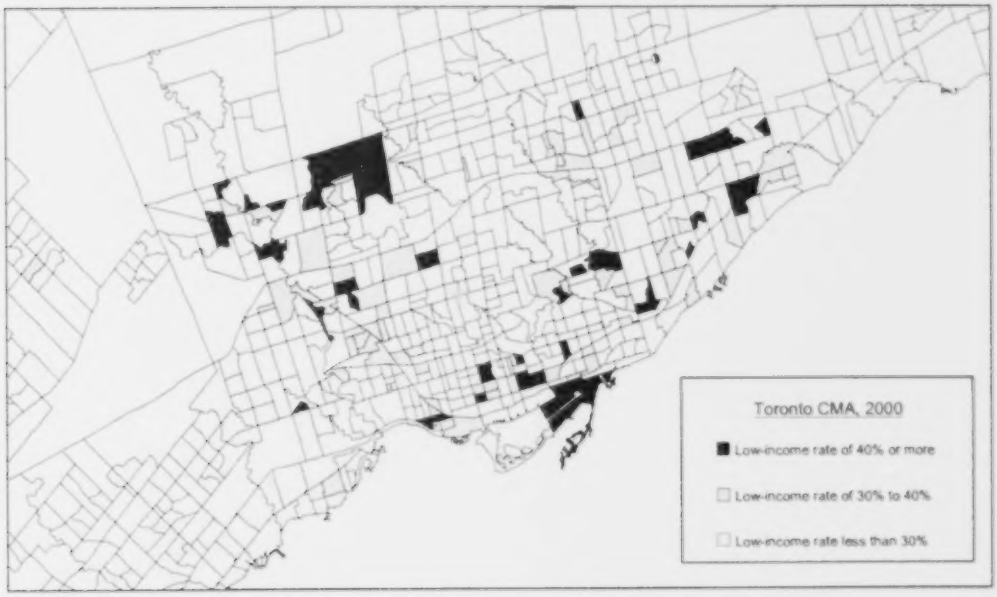
Low income was determined using a LIM-based threshold.

Figure 7.8: Census tracts in Ottawa–Hull, by low-income rate, 2000



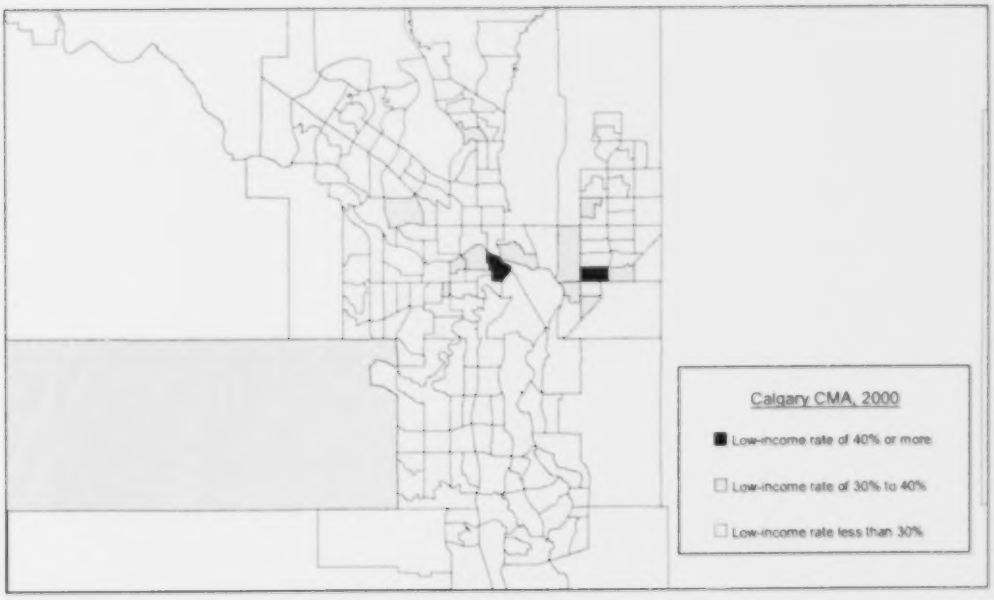
Low income was determined using a LIM-based threshold.

Figure 7.9: Census tracts in Toronto, by low-income rate, 2000



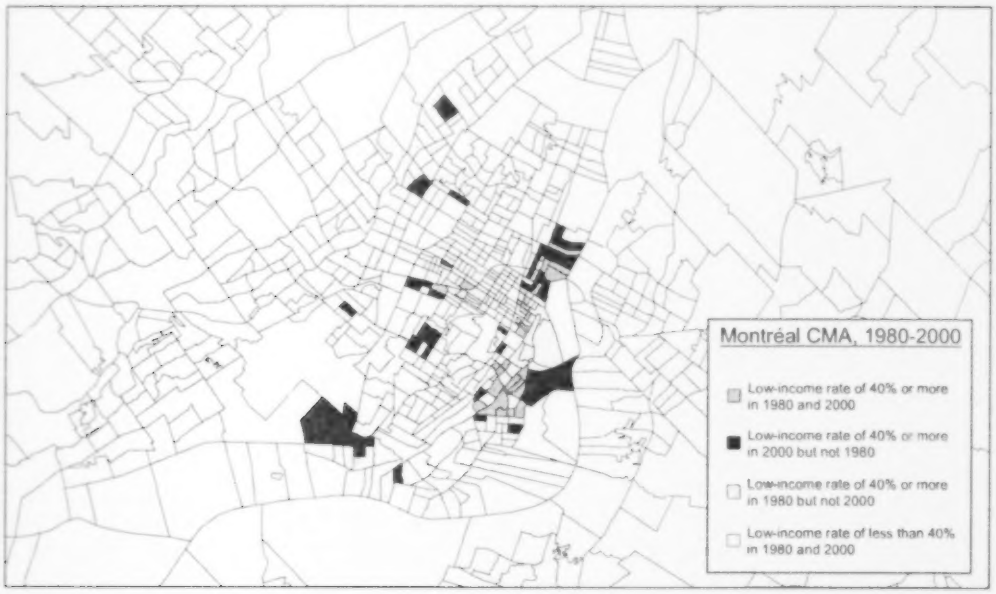
Low income was determined using a LIM-based threshold.

Figure 7.10: Census tracts in Calgary, by low-income rate, 2000



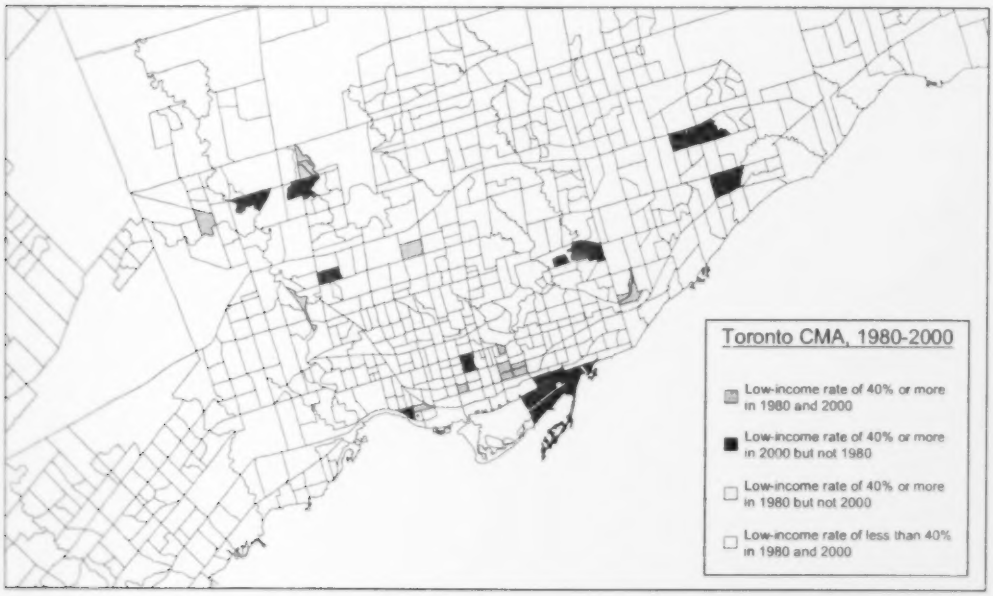
Low income was determined using a LIM-based threshold.

Figure 7.11: Census tracts in Montréal, by low-income rate, 1980-2000


Montréal CMA, 1980-2000
Low-income rate of 40% or more in 1980 and 2000
Low-income rate of 40% or more in 2000 but not 1980
Low-income rate of 40% or more in 1980 but not 2000
Low-income rate of less than 40% in 1980 and 2000

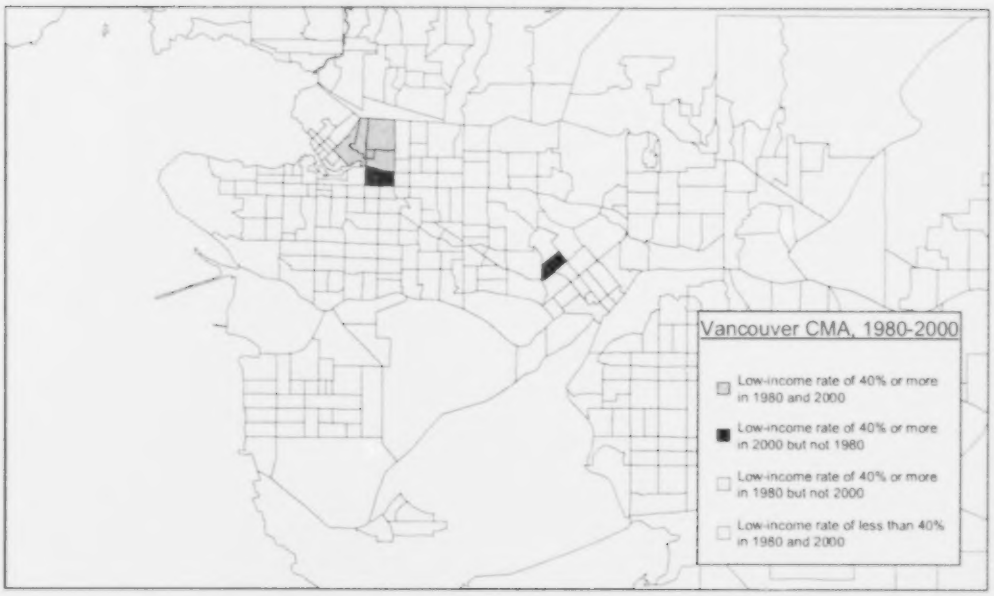
Low income was determined using a LIM-based threshold. Using 1980 census tract boundaries.

Figure 7.12: Census tracts in Toronto, by low-income rate, 1980-2000


Toronto CMA, 1980-2000
Low-income rate of 40% or more in 1980 and 2000
Low-income rate of 40% or more in 2000 but not 1980
Low-income rate of 40% or more in 1980 but not 2000
Low-income rate of less than 40% in 1980 and 2000

Low income was determined using a LIM-based threshold. Using 1980 census tract boundaries.

Figure 7.13: Census tracts in Vancouver, by low-income rate, 1980-2000


Vancouver CMA, 1980-2000
Low-income rate of 40% or more in 1980 and 2000
Low-income rate of 40% or more in 2000 but not 1980
Low-income rate of 40% or more in 1980 but not 2000
Low-income rate of less than 40% in 1980 and 2000

Low income was determined using a LIM-based threshold. Using 1980 census tract boundaries.

Chapter 8

Residents of low-income neighbourhoods

This section looks within the low-income neighbourhood to view the characteristics of its residents. It asks if particular groups, such as recent immigrants or Aboriginal people, are concentrated in low-income neighbourhoods. Other characteristics of low-income neighbourhoods—such as the school enrolment rate and receipt of transfer income—are also examined. It concludes that

- the composition of low-income neighbourhoods differs among CMAs.
- recent immigrants became more concentrated in low-income census tracts (CTs).
- residents of low-income CTs had other characteristics indicating stress.

8.1 The composition of low-income neighbourhoods differs among CMAs

Like the composition of the low-income population, recent immigrants, Aboriginal people and lone-parents were disproportionally represented in low-income neighbourhoods. In 2000, 19.8% of residents in low-income neighbourhoods were recent immigrants and 4.2% were Aboriginal persons (Figure 8.1). This contrasts to shares of 9.0% and 1.6%, respectively, in the CMA population overall.

The composition of low-income neighbourhoods differs substantially among CMAs (Figure 8.2). For example, in Toronto, Aboriginal people comprised only 0.5% of residents in low-income neighbourhoods, compared with 30.8% in Winnipeg. Recent immigrants make up the largest share of the population in low-income neighbourhoods in Toronto and a substantial share in Montréal. In Halifax there was neither a large recent immigrant nor a large Aboriginal population presence in low-income neighbourhoods.

The composition of low-income neighbourhoods shifted toward more recent immigrants. Table 8.2 shows the share of residents of low-income neighbourhoods who were recent immigrants in selected CMAs. The share of low-income neighbourhood residents who were recent immigrants rose in CMAs from 1980 to 2000. The increase was largest in Toronto where 39.1% of low-income neighbourhood residents were recent immigrants in 2000, up from 24.4% in 1980. In all CMAs, the share of residents of low-income neighbourhoods who were recent immigrants rose from 9.9% (1980) to 19.8% (2000).

In CMAs with large Aboriginal populations, the composition of low-income neighbourhoods shifted toward more Aboriginal people from 1995 to 2000 (Table 8.3). For example, Aboriginal people increased their share in Saskatoon's low-income neighbourhoods from 26.3% (1995) to 33.1% (2000).

8.2 Recent immigrants have become more concentrated into low-income neighbourhoods

Another way to ask who lives in low-income neighbourhoods is to examine the fraction of different groups—such as recent immigrants or Aboriginal people—that live in low-income CTs. In 2000, 4.4% of the CMA population lived in low-income neighbourhoods compared with 11.9% of Aboriginal people,

and 9.7% of recent immigrants (Table 8.4 and Table 8.5). Hence, Aboriginal people and recent immigrants, when compared with the CMA population, are more than twice as likely to reside in a low-income neighbourhood.

In some CMAs the recent immigrant population is more concentrated in low-income neighbourhoods than others (Table 8.4). For example, in Montréal, where 5.8% of the population in 2000 lived in a low-income neighbourhood, 17.6% of recent immigrants lived in these neighbourhoods. In Toronto, where larger populations of recent immigrants reside, the recent immigrant population is more concentrated in low-income neighbourhoods, but the difference is much less dramatic. In Toronto, 4.7% of the population lived in a low-income neighbourhood, while 10.6% of recent immigrants lived in a low-income neighbourhood.

The concentration of recent immigrants in low-income CTs also increased over the period. In 1980, 5.1% of recent immigrants lived in low-income CTs compared with 8.7% in 1990 and 9.7% in 2000. By 2000, recent immigrants were nearly twice as likely to reside in low-income CTs as in 1980. Hence, between 1980 and 2000 when the fraction of low-income neighbourhoods fell and the fraction of persons living in low-income neighbourhoods rose from 3.6% to 4.4%, the fraction of recent immigrants living in low-income neighbourhoods rose from 5.1% to 9.7% (Table 8.6).

Aboriginal people registered above average concentration ratios in low-income neighbourhoods in the CMAs of Winnipeg, Regina and Saskatoon (Table 8.5). In Winnipeg, while 5.7% of the population lived in a low-income neighbourhood, 21.2% of the Aboriginal population lived in a low-income neighbourhood. Fully 31.7% of Aboriginal people in Regina lived in a low-income neighbourhood, while 17.7% of those in Saskatoon lived in such a neighbourhood.

8.3 Lone-parent family persons were more likely to live in low-income neighbourhoods, but children and seniors were not

Across all CMAs in 2000, 8.7% of lone-parent family persons lived in low-income neighbourhoods, compared with 4.4% of the general population (Table 8.7). In most CMAs, a person in a lone-parent family was about twice as likely to live in a low-income neighbourhood than the general population. Another group commonly identified in the low-income literature as at-risk are unattached adults. Many of these people are former lone-parents, or are unable to work. Across all CMAs, 8.7% of such persons lived in low-income neighbourhoods.

8.4 Low-income neighbourhoods had other characteristics placing them at-risk, such as poor labour market engagement, less education and high transfer receipt

Residents of low-income neighbourhoods faced other challenges. For example, persons in low-income neighbourhoods were much more likely to have no market income compared with persons not in low-income neighbourhoods. Fully 23.0% of working-age residents of low-income neighbourhoods had no market income compared with 6.8% of working-age residents of other neighbourhoods (Table 8.8). Residents of low-income neighbourhoods were also more likely to be unemployed and less likely to be in the labour force—that is, employed or unemployed. Hence, residents of low-income neighbourhoods have less labour-market engagement.

Educational attainment in low-income neighbourhoods was also generally poorer than in other neighbourhoods. For example, 37.2% of adults in low-income neighbourhoods did not have a high school education, compared with 24.5% in other neighbourhoods. The enrolment rate of younger persons gives an indication of young persons' attitudes toward human capital accumulation, as well as their prospects for the future. Persons aged 15 to 24 who lived in low-income neighbourhoods were less likely to be

enrolled in school than those in other neighbourhoods. The enrolment rate in low-income neighbourhoods was 58.0% compared with 65.2% in other neighbourhoods.

Finally, residents of low-income neighbourhoods received a higher share of income from transfers. In 2000, residents of low-income neighbourhoods received 22.4% of their income from transfers, compared with 10.5% received by their counterparts not living in low-income neighbourhoods.

Table 8.1: Population shares by group, low-income neighbourhoods, 2000[a]

	Aboriginal persons	Recent immigrants	Other immigrants	Other	Lone-parent family persons
			percent		
Halifax	1.7	4.0	6.0	88.2	14.7
Québec	0.7	3.4	3.1	92.8	10.5
Montréal	0.4	19.4	23.3	57.0	13.4
Ottawa–Hull	2.0	16.2	16.9	64.9	13.5
Toronto	0.5	39.1	37.7	22.6	16.3
Hamilton	2.8	10.9	24.6	61.7	13.3
St. Catharines–Niagara[c]	–	–	–	–	–
Kitchener[c]	–	–	–	–	–
London	4.3	8.5	15.8	71.4	17.5
Winnipeg	30.8	8.9	20.4	39.9	19.7
Calgary	9.9	11.0	22.0	57.1	7.0
Edmonton	11.7	12.8	24.2	51.3	8.6
Vancouver	8.3	19.1	28.1	44.5	10.3
All 27 CMAs[b]	4.2	19.8	23.3	52.7	14.4

a: A low-income neighbourhood is a Census Tract (CT) with more than 40% of its residents in low income. Among CMAs with more than 75 CTs. Low income is derived from the LIM-based threshold. A corresponding table using the LICO-threshold is Table A8.1.
b: Including CMAs with less than 75 CTs.
c: There were no low-income CTs in St. Catharines–Niagara or Kitchener in 2000.
– Missing or could not be computed.

Table 8.2: Share of population in low-income neighbourhoods who were recent immigrants[a]

	1980	1985	1990	1995	2000	Difference 2000-1980
Halifax	1.7	3.1	2.9	3.7	4.0	2.3
Québec	1.3	2.4	2.5	2.6	3.4	2.1
Montréal	7.8	10.6	13.6	17.8	19.4	11.6
Ottawa–Hull	7.0	5.3	10.7	16.6	16.2	9.2
Toronto	24.4	21.4	26.7	36.4	39.1	14.7
Hamilton	7.0	7.6	12.1	13.6	10.9	3.9
St. Catharines–Niagara	3.7	0.6	–	3.2	–	-3.7
Kitchener	11.9	11.0	–	17.2	–	-11.9
London	7.0	3.8	1.9	10.6	8.5	1.5
Winnipeg	12.8	16.4	14.8	12.0	8.9	-3.9
Calgary	8.5	13.0	11.3	13.5	11.0	2.5
Edmonton	11.0	17.2	21.4	13.5	12.8	1.8
Vancouver	28.6	16.1	19.6	20.6	19.1	-9.5
All 27 CMAs	9.9	10.4	13.6	19.5	19.8	9.9

a: A low-income neighbourhood is a Census Tract (CT) with more than 40% of its residents in low income. Among CMAs with more than 75 CTs. Low income is derived from the LIM-based threshold.
– Missing or could not be computed.

Table 8.3: Share of population in low-income neighbourhoods who were Aboriginal people[a]

	1995	2000
Winnipeg	24.5	30.8
Regina	22.8	30.0
Saskatoon	26.3	33.1
Edmonton	10.0	11.7
All 27 CMAs	3.3	4.2

a: CMAs with Aboriginal population shares of more than 4% and number of neighbourhoods greater than 50.

Table 8.4: Share of recent immigrants living in low-income neighbourhoods, 2000[a,b]

	Percent of the population living in low-income neighbourhoods	Percent of recent immigrants living in low-income neighbourhoods
Montréal	5.8	17.6
Ottawa–Hull	8.6	20.8
Toronto	4.7	10.6
Hamilton	7.6	15.4
London	1.5	2.8
Calgary	0.7	1.1
Edmonton	2.4	6.2
Vancouver	1.7	2.0
All 27 CMAs	4.4	9.7

a: A low-income neighbourhood is one with more than 40% of its residents in low income. Low income is derived from the LIM-based threshold.
b: Selected CMAs.

Table 8.5: Share of Aboriginal people living in low-income neighbourhoods, 2000[a,b]

	Percent of the population living in low-income neighbourhoods	Percent of Aboriginal people living in low-income neighbourhoods
Winnipeg	5.7	21.2
Regina	8.6	31.7
Saskatoon	4.8	17.7
Edmonton	2.4	6.3
All 27 CMAs	4.4	11.7

a: A low-income neighbourhood is one with more than 40% of its residents in low income. Low income is derived from the LIM-based threshold.
b: Selected CMAs.

Table 8.6: Share of population, Aboriginal persons and immigrants who live in low-income neighbourhoods, all CMAs

	Population	Aboriginal persons[a]	Recent immigrants	Other immigrants	Other
1980	3.6	–	5.1	2.8	3.7
1985	6.3	–	12.5	5.5	5.9
1990	3.9	–	8.7	3.8	3.4
1995	8.8	21.5	19.0	9.2	7.1
2000	4.4	11.7	9.7	4.9	3.4

a. Data on Aboriginal persons in 1980, 1985, and 1990 could not be computed on a comparable basis.
– Missing or could not be computed.

Table 8.7: Share of children, seniors and lone-parent family persons living in low-income neighbourhoods, 2000[a]

	Percent of the population living in low-income neighbourhoods	Percent of children living in low-income neighbourhoods	Percent of seniors living in low-income neighbourhoods	Percent of the lone-parent family persons living in low-income neighbourhoods	Percent of unattached individuals aged 45-64 living in low-income neighbourhoods
Halifax	3.4	2.3	3.2	6.4	7.6
Québec	5.5	3.9	7.4	8.5	12.6
Montréal	5.8	5.8	5.8	9.7	9.0
Ottawa–Hull	8.6	7.7	10.1	15.1	16.5
Toronto	4.7	5.6	3.8	11.2	7.3
Hamilton	7.6	7.3	7.2	14.5	18.3
St. Catharines–Niagara[c]	–	–	–	–	–
Kitchener[c]	–	–	–	–	–
London	1.5	1.6	1.3	3.3	2.3
Winnipeg	5.7	6.0	5.5	13.3	13.6
Calgary	0.7	0.5	1.8	0.7	2.1
Edmonton	2.4	1.4	2.4	2.7	7.0
Vancouver	1.7	1.3	2.3	2.8	6.0
All 27 CMAs[b]	4.4	4.3	4.5	8.7	8.7

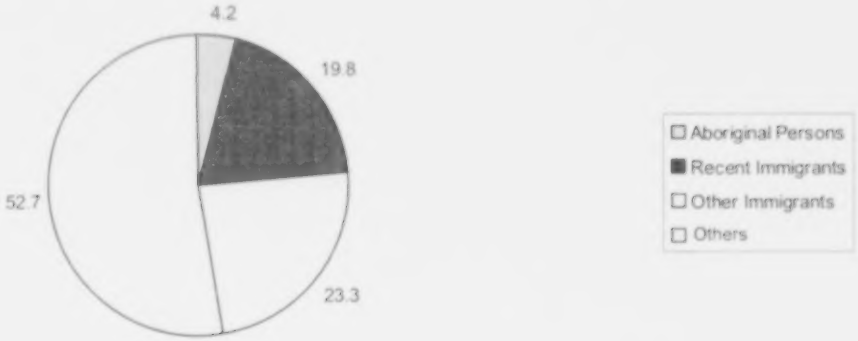
a. A low-income neighbourhood is one with more than 40% of its residents in low income. Among CMAs with more than 75 CTs. Low income is derived from the LIM-based threshold.
b. Includes CMAs with fewer than 75 census tracts.
c. There were no low-income CTs in St. Catharines–Niagara or Kitchener in 2000.
– Missing or could not be computed.

Table 8.8: Other characteristics of low-income neighbourhoods, 2000[a]

	Percent of working age adults with no market income		Unemployment rate		Labour force participation rate		Percent of adults without high school education		Enrolment among 15-24 year olds		Share of total income from transfers	
	Low-income neighbourhoods	Other neighbourhoods	Low-income neighbourhoods	Other neighbourhoods	Low-income neighbourhoods	Other neighbourhoods	Low-income neighbourhoods	Other neighbourhoods	Low-income neighbourhoods	Other neighbourhoods	Low-income neighbourhoods	Other neighbourhoods
Halifax	22.1	7.6	11.0	7.2	53.9	53.3	27.7	23.2	53.3	62.0	18.4	10.8
Québec	30.9	8.3	16.2	6.8	42.9	53.1	39.5	21.5	59.2	71.3	27.9	12.5
Montréal	25.7	9.3	13.9	7.1	43.1	51.9	38.7	26.3	60.2	68.2	25.4	12.8
Ottawa–Hull	18.8	6.0	10.0	5.6	48.6	55.4	32.9	19.2	60.2	68.4	17.9	8.3
Toronto	18.0	5.1	11.8	6.2	44.0	54.1	33.7	24.1	65.2	67.4	18.1	8.7
Hamilton	25.4	6.9	11.1	5.7	41.5	51.5	46.8	27.3	44.6	61.8	22.1	10.7
St. Catharines–Niagara[c]	–	6.9	–	5.8	–	50.1	–	30.4	–	63.1	–	12.9
Kitchener[c]	–	5.0	–	6.0	–	55.6	–	27.3	–	60.5	–	8.7
London	24.4	7.6	12.7	6.7	44.4	52.6	37.9	24.4	61.4	65.0	21.8	10.9
Winnipeg	28.0	6.5	12.2	5.5	41.7	53.9	44.9	28.6	48.8	58.1	28.2	12.2
Calgary	18.9	3.6	7.6	4.9	47.0	58.9	40.3	20.6	41.7	58.1	26.3	7.5
Edmonton	17.5	5.2	9.5	5.5	55.8	55.9	36.3	25.3	48.2	59.2	19.5	10.1
Vancouver	29.0	6.4	14.6	7.0	40.8	53.1	40.0	22.0	52.3	65.5	27.8	10.0
All 27 CMAs[b]	23.0	6.8	12.4	6.5	44.3	53.3	37.2	24.5	58.0	65.2	22.4	10.5

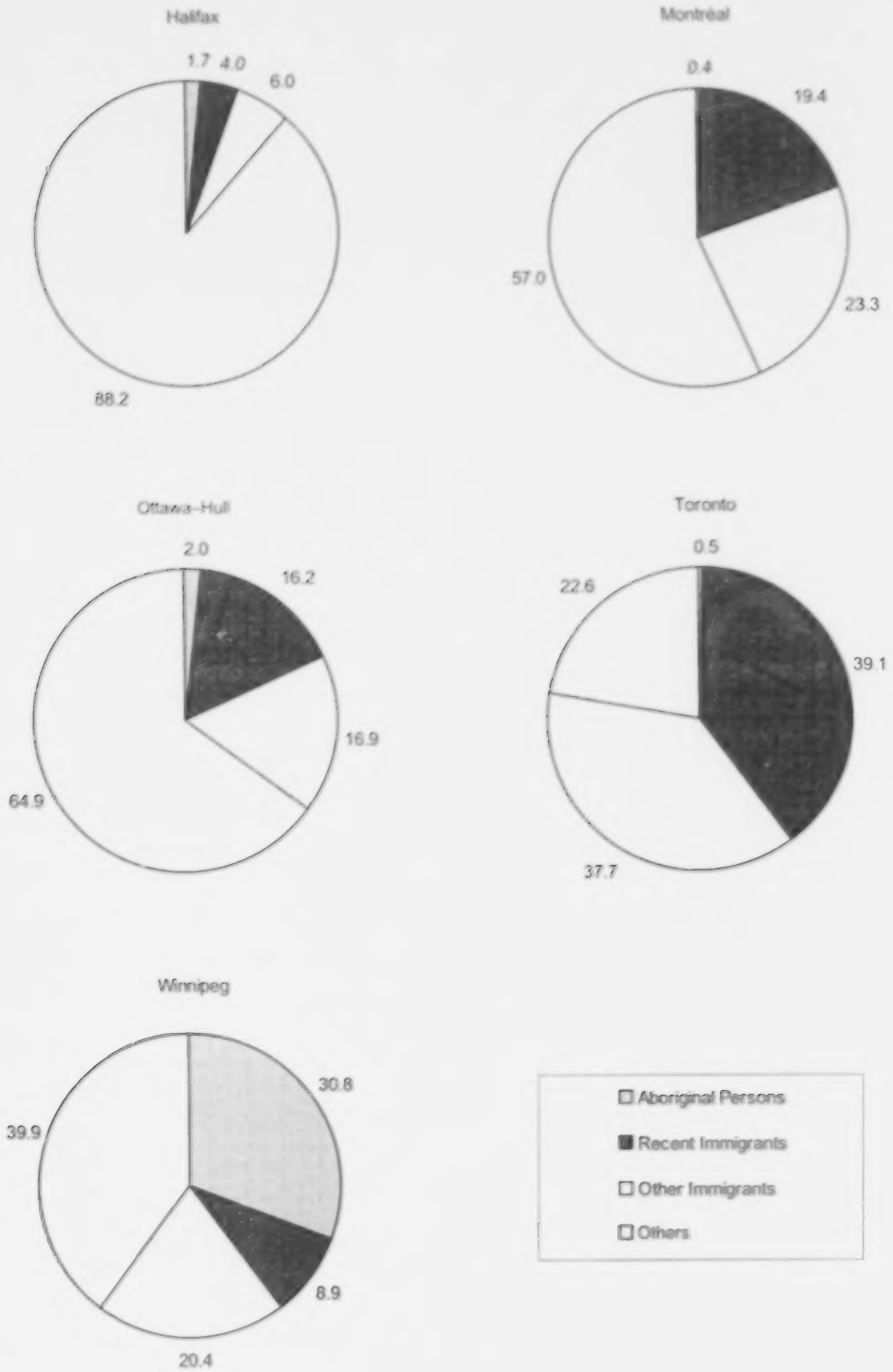
a. A low-income neighbourhood is one with more than 40% of its residents in low income. Among CMAs with more than 75 CTs. Low-income is derived from the LIM-based threshold.
b. Includes CMAs with fewer than 75 census tracts.
c. There were no low-income CTs in St. Catharines–Niagara or Kitchener in 2000.
– Missing or could not be computed.

Figure 8.1: Composition of low-income neighbourhoods, 2000, all CMAs[1]



[1] Please see Box 4.1: Definitions of at-risk groups.
Source: Statistics Canada, Census of Canada, 2001.

Figure 8.2: The composition of low-income neighbourhoods varies among all CMAs[1]



[1] Please see Box 4.1: Definitions of at-risk groups.
Source: Statistics Canada, Census of Canada, 2001.

Chapter 9

Conclusion

This report examined income and low-income trends for 27 census metropolitan areas (CMAs), comprising Canada's most urbanized areas. Income and low income were studied at the CMA level, and to get a view of changes inside the metropolitan areas, trends at the neighbourhood level were also examined. The study used data from the 1981, 1985, 1991, 1996 and 2001 censuses, allowing the examination of income in CMAs across a 20 year horizon.

Median family income grew in most CMAs in the 1980s, but stalled in most CMAs in the 1990s. In the 1980s, income grew for both higher-income families and lower-income families, but in the 1990s, growth was concentrated more among high-income families. Correspondingly, low-income rates fell in most CMAs in the 1980s, but results were mixed in the 1990s, with low income rising in some CMAs and falling in others.

Trends in low income varied among demographic groups. Low-income rates were high and rose substantially over the period among recent immigrants. This, combined with the fact that the share of recent immigrants in the population has risen in recent decades, has contributed to a compositional shift towards more recent immigrants in the low-income population. Low-income rates were also high for Aboriginal people and lone-parent family members but declined somewhat for the latter group. Low-income rates fell substantially over the period for seniors, but stayed steady for children.

The share of CMA residents who are recent immigrants and Aboriginal people differs widely among CMAs, hence the composition of the low-income population also differs. CMAs like Toronto and Vancouver with high shares of recent immigrants in the population correspondingly have high shares of recent immigrants in the low-income population. Other CMAs with large Aboriginal populations, like Winnipeg, Regina and Saskatoon, have high shares of Aboriginal people in the low-income population.

Trends in income and low-income observed at the family level were echoed at the neighbourhood level. In most CMAs, income rose more in higher-income neighbourhoods than in lower-income neighbourhoods. The share of neighbourhoods with a low-income rate greater than 40% was about the same in 2000 as in 1980, but recent immigrants, Aboriginal people and lone-parent family members were disproportionately represented in these neighbourhoods. Examining where low-income neighbourhoods were found in the CMA, some had low-income neighbourhoods clustered in the downtown core, while others had several distinct clusters surrounding a relatively affluent downtown.

Appendix Tables

Table A1.1: Low-income rates–LIM- and LICO-based thresholds[a]

	Low-income rate, 2000		Percentage point growth in low-income rate, 1980-2000	
	LIM-based	LICO-based	LIM-based	LICO-based
St. John's	19.1	17.3	-4.8	-0.9
Halifax	18.0	15.2	-2.4	0.0
Saint John	18.4	17.6	-1.3	-0.1
Chicoutimi–Jonquière	17.4	16.5	-4.4	-3.0
Québec	16.2	18.7	-2.3	-1.0
Sherbrooke	16.6	18.1	-4.3	-2.5
Trois-Rivières	18.3	19.8	-4.7	-3.7
Montréal	18.1	21.4	-0.9	-0.2
Ottawa–Hull	19.0	14.3	-2.9	-2.3
Kingston	18.8	15.0	-2.1	-1.0
Oshawa	15.9	9.4	-1.5	-1.0
Toronto	17.7	15.1	0.7	-0.2
Hamilton	17.8	16.0	-0.1	-0.1
St. Catharines–Niagara	16.3	12.9	-2.4	-2.3
Kitchener	15.6	10.7	-3.8	-2.4
London	18.2	14.5	-0.7	-0.6
Windsor	19.0	12.4	-7.1	-4.9
Sudbury	18.4	15.0	0.4	0.0
Thunder Bay	18.3	14.2	1.0	1.9
Winnipeg	16.2	18.9	-1.3	-0.9
Regina	18.3	15.3	1.2	1.3
Saskatoon	18.2	17.7	-0.1	0.2
Calgary	16.0	13.5	-0.7	-1.4
Edmonton	16.6	15.9	0.5	0.7
Abbotsford	14.5	13.5	-4.0	-0.8
Vancouver	19.1	19.4	2.8	3.4
Victoria	18.1	14.3	-1.1	0.0
All 27 CMAs	17.7	16.7	-0.6	-0.5

a: Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare low-income rates across CMAs at a single point in time. Low-income rates by CMA are produced for the purposes of comparing differences within the CMA, and differences in the growth of the low-income population across CMAs over time. Please see Text Box 1.2 for more details.

Note to Table A1.1:

The relative ranking of CMAs in 2000 depends highly on the choice of low-income threshold applied. Under the LIM-based approach, low-income rates are highest (ranked in descending order) in Vancouver, St. John's, Ottawa–Hull, Windsor and Kingston. Under the LICO-based approach, low-income rates are highest in Montréal, Trois-Rivières, Vancouver, Winnipeg and Québec. Only Vancouver ranks high on both lists.

The range of low-income rates observed are also affected by which low-income threshold is chosen. Under the LIM-based approach the difference between the maximum and minimum low-income rates in CMAs in 2000 was 4.6 points compared to 12.0 points using the LICO.

Changes in low-income rates are highly similar in either definition. Under either definition, the low-income rate increased by one percentage point or more only in Vancouver, Thunder Bay and Regina. Under either definition low income grew substantially in Vancouver only. Finally, the correlation between the growth in the low-income rate measured in the two ways was 0.9.

Table A1.2: Low-income rates, LIM-based, 1980-2000[a,b]

	1980	1985	1990	1995	2000	1990 minus 1980	2000 minus 1990	2000 minus 1980
St. John's	23.9	24.3	18.7	22.1	19.1	-5.2	0.4	-4.8
Halifax	20.4	18.8	17.2	20.5	18.0	-3.2	0.8	-2.4
Saint John	19.7	24.9	18.8	21.8	18.4	-0.9	-0.4	-1.3
Chicoutimi–Jonquière	21.8	21.7	17.5	22.1	17.4	-4.3	-0.1	-4.4
Québec	18.5	21.0	16.8	20.3	16.2	-1.7	-0.6	-2.3
Sherbrooke	20.9	22.9	19.0	21.3	16.6	-1.9	-2.4	-4.3
Trois-Rivières	23.0	23.3	19.9	22.2	18.3	-3.1	-1.6	-4.7
Montréal	19.0	21.7	18.4	23.5	18.1	-0.6	-0.3	-0.9
Ottawa–Hull	21.9	21.0	18.0	23.7	19.0	-3.9	1.0	-2.9
Kingston	20.9	20.5	17.7	20.8	18.8	-3.2	1.1	-2.1
Oshawa	17.4	17.5	16.0	19.5	15.9	-1.4	-0.1	-1.5
Toronto	17.0	17.2	15.9	22.7	17.7	-1.1	1.8	0.7
Hamilton	17.9	19.8	17.1	20.3	17.8	-0.8	0.7	-0.1
St. Catharines–Niagara	18.7	19.3	16.5	19.8	16.3	-2.2	-0.2	-2.4
Kitchener	19.4	19.4	16.8	19.8	15.6	-2.6	-1.2	-3.8
London	18.9	19.7	17.1	21.0	18.2	-1.8	1.1	-0.7
Windsor	26.1	22.9	21.2	22.5	19.0	-4.9	-2.2	-7.1
Sudbury	18.0	20.0	16.7	20.3	18.4	-1.3	1.7	0.4
Thunder Bay	17.3	18.2	15.7	18.9	18.3	-1.6	2.6	1.0
Winnipeg	17.5	17.7	16.9	19.6	16.2	-0.6	-0.7	-1.3
Regina	17.1	19.7	18.0	20.7	18.3	0.9	0.3	1.2
Saskatoon	18.3	20.4	19.2	21.9	18.2	0.9	-1.0	-0.1
Calgary	16.7	20.7	18.3	21.4	16.0	1.6	-2.3	-0.7
Edmonton	16.1	21.0	19.0	21.5	16.6	2.9	-2.4	0.5
Abbotsford	18.5	23.6	14.1	18.1	14.5	-4.4	0.4	-4.0
Vancouver	16.3	21.7	15.8	22.8	19.1	-0.5	3.3	2.8
Victoria	19.2	25.5	17.7	20.9	18.1	-1.5	0.4	-1.1
All 27 CMAs	18.3	20.1	17.2	22.1	17.7	-1.1	0.5	-0.6

a. Low-income rates were derived using LIM-based thresholds as described in Box 1.2.

b. Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare low-income rates across CMAs at a single point in time. Low-income rates by CMA are produced for the purposes of comparing differences within the CMA, and differences in the growth of the low-income population across CMAs over time. Please see Text Box 1.2 for more details.

Table A1.3: Low-income rates, LICO-based, 1980-2000[a,b]

	1980	1985	1990	1995	2000	1990 minus 1980	2000 minus 1990	2000 minus 1980
St. John's	18.2	18.8	16.2	19.4	17.3	-2.0	1.1	-0.9
Halifax	15.2	14.6	14.1	17.6	15.2	-1.1	1.1	0.0
Saint John	17.7	22.0	17.4	20.2	17.6	-0.3	0.2	-0.1
Chicoutimi–Jonquière	19.5	19.6	16.2	20.8	16.5	-3.3	0.3	-3.0
Québec	19.7	22.1	18.8	22.6	18.7	-0.9	-0.1	-1.0
Sherbrooke	20.6	23.0	19.9	22.4	18.1	-0.7	-1.8	-2.5
Trois-Rivières	23.5	23.3	20.4	23.4	19.8	-3.1	-0.6	-3.7
Montréal	21.6	24.4	21.2	26.4	21.4	-0.4	0.2	-0.2
Ottawa–Hull	16.6	16.3	14.1	18.5	14.3	-2.5	0.2	-2.3
Kingston	16.0	15.0	13.4	16.2	15.0	-2.6	1.6	-1.0
Oshawa	10.4	10.3	9.2	12.3	9.4	-1.2	0.2	-1.0
Toronto	15.3	15.2	13.3	19.7	15.1	-2.0	1.8	-0.2
Hamilton	16.1	17.9	15.0	18.6	16.0	-1.1	1.0	-0.1
St. Catharines–Niagara	15.2	15.6	12.7	15.9	12.9	-2.5	0.2	-2.3
Kitchener	13.1	13.1	10.9	14.1	10.7	-2.2	-0.2	-2.4
London	15.1	15.5	13.0	17.0	14.5	-2.1	1.5	-0.6
Windsor	17.3	15.6	13.9	15.2	12.4	-3.4	-1.5	-4.9
Sudbury	15.0	16.8	13.7	17.3	15.0	-1.3	1.3	0.0
Thunder Bay	12.3	13.4	12.1	14.6	14.2	-0.2	2.1	1.9
Winnipeg	19.8	21.6	20.4	22.7	18.9	0.6	-1.5	-0.9
Regina	14.0	16.5	15.8	17.4	15.3	1.8	-0.5	1.3
Saskatoon	17.5	20.0	18.9	21.0	17.7	1.4	-1.2	0.2
Calgary	14.9	18.5	17.0	19.3	13.5	2.1	-3.5	-1.4
Edmonton	15.2	19.7	18.8	21.0	15.9	3.6	-2.9	0.7
Abbotsford	14.3	19.8	12.9	15.7	13.5	-1.4	0.6	-0.8
Vancouver	16.0	21.5	16.4	21.7	19.4	0.4	3.0	3.4
Victoria	14.3	18.4	13.6	15.3	14.3	-0.7	0.7	0.0
All 27 CMAs	17.2	18.9	16.3	20.7	16.7	-0.9	0.4	-0.5

a. Low-income rates were derived using LICO-based thresholds as described in Box 1.2.

b. Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare low-income rates across CMAs at a single point in time. Low-income rates by CMA are produced for the purposes of comparing differences within the CMA, and differences in the growth of the low-income population across CMAs over time. Please see Text Box 1.2 for more details.

Table A2.3: Income unadjusted for family size at the 10th percentile, 2000 constant dollars, 1980-2000[a]

						% change		
	1980	1985	1990	1995	2000	1980-1990	1990-2000	1980-2000
	Unattached individuals							
St. John's	2,500	1,500	2,700	2,400	3,600	11	32	45
Halifax	5,100	4,900	5,800	4,600	5,200	14	-10	3
Saint John	4,200	3,900	5,800	4,100	5,800	38	0	39
Chicoutimi–Jonquière	0	600	1,400	1,200	2,400	–	68	–
Québec	3,500	3,700	6,100	4,600	6,000	73	-1	71
Sherbrooke	2,100	2,900	5,100	3,400	4,100	143	-20	95
Trois-Rivières	1,600	2,600	5,300	3,400	5,400	230	2	238
Montréal	4,400	4,100	6,400	5,000	5,800	44	-8	32
Ottawa–Hull	5,900	6,400	7,400	6,300	7,300	27	-2	25
Kingston	5,500	5,700	5,800	5,100	5,100	5	-12	-8
Oshawa	5,400	4,800	5,400	6,600	7,700	1	41	43
Toronto	6,700	6,400	8,000	6,600	7,500	19	-7	11
Hamilton	6,300	6,200	7,200	6,800	6,400	15	-12	2
St. Catharines–Niagara	5,300	5,700	7,200	6,800	7,600	37	5	44
Kitchener	5,400	6,300	7,200	6,600	8,200	33	14	51
London	5,500	5,200	6,000	5,500	5,400	9	-10	-2
Windsor	5,300	4,900	6,000	6,200	7,500	14	23	40
Sudbury	3,800	3,100	5,100	5,100	4,300	34	-16	12
Thunder Bay	4,800	5,000	7,400	6,800	6,200	54	-16	30
Winnipeg	6,000	5,500	5,600	5,000	6,400	-6	15	8
Regina	5,100	4,100	6,000	5,400	5,500	17	-9	7
Saskatoon	4,200	3,800	3,300	4,000	5,000	-21	51	20
Calgary	6,700	5,600	7,000	5,800	7,400	5	6	11
Edmonton	6,100	5,000	6,200	5,000	5,500	2	-12	-10
Abbotsford	2,600	2,200	5,500	5,300	3,800	108	-31	44
Vancouver	6,600	5,500	7,400	6,300	6,000	12	-19	-9
Victoria	7,000	5,100	7,300	6,300	6,000	5	-18	-14
All 27 CMAs	5,600	5,200	6,600	5,500	6,200	19	-7	11
	Economic families							
St. John's	17,200	16,700	18,000	14,500	17,100	4	-5	-1
Halifax	19,300	19,200	20,300	17,500	19,900	5	-2	3
Saint John	16,600	13,500	17,600	14,100	16,800	6	-4	2
Chicoutimi–Jonquière	16,000	14,500	17,800	13,400	18,100	12	2	13
Québec	19,000	17,400	20,200	17,800	21,200	6	5	11
Sherbrooke	15,400	14,300	16,500	15,200	19,600	7	18	27
Trois-Rivières	15,000	13,100	15,800	14,400	16,900	5	7	13
Montréal	18,300	16,300	18,500	15,300	19,600	1	6	7
Ottawa–Hull	21,600	21,700	24,500	20,100	24,200	13	-1	12
Kingston	19,700	20,100	21,800	19,600	20,600	11	-6	4
Oshawa	24,800	24,400	25,400	21,800	26,100	2	3	5
Toronto	24,500	24,100	24,900	19,600	23,500	2	-6	-4
Hamilton	21,600	21,400	22,900	20,700	22,500	6	-2	4
St. Catharines–Niagara	20,400	19,600	21,100	19,700	21,600	4	2	6
Kitchener	22,300	22,400	23,900	20,800	24,500	7	3	10
London	21,000	20,700	22,500	19,800	21,000	7	-6	0
Windsor	18,700	19,800	21,000	19,900	22,100	13	5	19
Sudbury	19,100	17,600	20,300	17,800	19,700	7	-3	3
Thunder Bay	22,400	21,400	23,200	20,400	21,700	3	-7	-3
Winnipeg	20,500	20,100	20,500	18,700	21,500	0	5	5
Regina	21,800	20,000	21,100	18,300	20,800	-3	-2	-5
Saskatoon	19,300	18,100	18,700	16,600	19,300	-3	3	0
Calgary	24,900	22,000	23,900	22,100	26,300	-4	10	6
Edmonton	23,200	20,100	21,200	19,300	23,400	-9	10	1
Abbotsford	19,000	17,200	21,300	19,400	21,400	12	0	12
Vancouver	21,800	19,600	23,400	18,400	20,500	7	-12	-6
Victoria	20,800	19,000	22,700	20,700	22,100	9	-3	6
All 27 CMAs	20,900	19,600	21,600	18,300	21,700	3	0	4

a: Post-transfer pretax income. A corresponding table for adult equivalent adjusted income of all individuals and families is given in Table 2.3. Percentage change based in unrounded data.

– Missing or unable to compute.

Table A2.4: Share of all family income accounted for by the combined income of the 10% of economic families with lowest income[a]

	1980	1985	1990	1995	2000	1990 minus 1980	2000 minus 1990	2000 minus 1980
St. John's	1.8	1.7	1.6	1.5	1.7	-0.2	0.0	-0.2
Halifax	2.1	1.9	1.9	1.6	1.8	-0.2	-0.1	-0.3
Saint John	1.8	1.5	1.9	1.5	1.6	0.0	-0.3	-0.2
Chicoutimi–Jonquière	1.0	1.4	1.8	1.3	1.8	0.7	0.1	0.8
Québec	1.9	1.6	2.0	1.7	2.1	0.1	0.1	0.2
Sherbrooke	1.8	1.7	1.8	1.7	2.1	0.0	0.3	0.3
Trois-Rivières	1.7	1.4	1.8	1.6	1.8	0.1	0.1	0.1
Montréal	1.7	1.5	1.6	1.4	1.8	-0.1	0.2	0.0
Ottawa–Hull	1.8	1.6	1.7	1.6	1.7	-0.1	0.0	-0.1
Kingston	1.4	1.8	1.9	1.9	1.8	0.5	-0.1	0.4
Oshawa	2.2	2.1	2.0	1.8	2.0	-0.2	0.0	-0.2
Toronto	1.9	1.8	1.7	1.3	1.6	-0.2	-0.1	-0.3
Hamilton	2.0	2.0	2.0	1.7	1.8	0.0	-0.2	-0.2
St. Catharines–Niagara	2.0	1.8	2.0	1.8	2.0	0.1	0.0	0.1
Kitchener	2.2	2.2	2.1	1.9	2.0	-0.1	-0.1	-0.2
London	1.9	1.9	2.0	1.7	1.7	0.1	-0.2	-0.2
Windsor	1.5	1.7	1.8	1.6	1.7	0.3	-0.1	0.2
Sudbury	1.7	1.7	1.6	1.6	1.7	-0.1	0.1	0.0
Thunder Bay	2.1	2.1	2.2	1.9	1.9	0.0	-0.3	-0.3
Winnipeg	2.0	1.8	1.9	1.7	2.0	-0.2	0.1	-0.1
Regina	2.0	1.8	1.9	1.6	1.8	-0.2	0.0	-0.2
Saskatoon	1.9	1.6	1.7	1.6	1.6	-0.2	-0.1	-0.3
Calgary	1.9	1.6	1.9	1.7	1.9	-0.1	0.0	-0.1
Edmonton	1.9	1.6	1.8	1.7	1.9	0.0	0.1	0.0
Abbotsford	0.7	1.9	2.2	2.0	2.1	1.5	-0.1	1.4
Vancouver	1.8	1.7	1.9	1.5	1.6	0.1	-0.4	-0.2
Victoria	2.2	2.1	2.2	2.1	2.0	0.0	-0.2	-0.2
All 27 CMAs	1.8	1.7	1.8	1.5	1.7	-0.1	0.0	-0.1

a: Post-transfer pretax income. Economic family persons only. A corresponding table for adult equivalent adjusted income of all individuals is given in Table 2.4.

Table A2.5: Income unadjusted for family size at the 90th percentile, 2000 constant dollars, 1980-2000[a]

						% change		
	1980	1985	1990	1995	2000	1980-1990	1990-2000	1980-2000
	Unattached individuals							
St. John's	40,400	45,900	50,600	47,600	50,000	25	-1	24
Halifax	46,300	48,700	50,100	49,300	52,000	8	4	12
Saint John	44,100	43,300	48,200	48,600	48,800	9	1	11
Chicoutimi–Jonquière	46,000	47,900	50,300	44,900	50,000	9	-1	9
Québec	51,400	47,600	50,000	48,000	50,000	-3	0	-3
Sherbrooke	45,100	43,200	43,000	43,800	45,000	-5	5	0
Trois-Rivières	44,500	43,300	45,900	44,900	46,400	3	1	4
Montréal	50,800	48,600	51,200	49,300	52,900	1	3	4
Ottawa–Hull	59,000	61,100	63,100	60,700	68,000	7	8	15
Kingston	47,700	49,800	51,300	52,500	55,000	8	7	15
Oshawa	55,300	57,800	58,000	58,900	64,000	5	10	16
Toronto	58,400	60,700	63,200	62,200	69,000	8	9	18
Hamilton	52,500	53,800	54,300	54,500	58,800	4	8	12
St. Catharines–Niagara	50,000	50,800	51,800	50,600	53,000	4	2	6
Kitchener	47,400	49,400	52,000	52,200	58,000	10	11	22
London	50,000	51,000	52,200	53,300	55,000	4	5	10
Windsor	52,000	54,700	53,400	57,000	64,000	3	20	23
Sudbury	49,500	49,200	51,900	54,800	51,200	5	-1	3
Thunder Bay	49,900	50,800	52,100	51,900	53,100	4	2	6
Winnipeg	47,000	49,300	50,400	47,700	50,000	7	-1	6
Regina	50,800	53,500	54,900	50,500	54,000	8	-2	6
Saskatoon	46,200	48,900	48,700	46,500	49,400	5	2	7
Calgary	56,300	58,800	58,500	56,300	61,700	4	5	10
Edmonton	55,100	53,600	54,900	52,300	55,700	0	2	1
Abbotsford	48,700	43,000	49,200	45,600	51,600	1	5	6
Vancouver	54,700	52,500	55,700	53,300	60,000	2	8	10
Victoria	48,600	45,100	51,400	51,000	53,500	6	4	10
All 27 CMAs	53,600	53,600	55,700	54,400	59,000	4	6	10
	Economic families							
St. John's	96,700	95,000	109,400	102,900	111,800	13	2	16
Halifax	95,800	103,200	110,000	105,100	115,200	15	5	20
Saint John	91,500	86,900	98,600	97,100	108,000	8	10	18
Chicoutimi–Jonquière	92,200	89,100	97,000	91,000	99,600	5	3	8
Québec	102,300	97,200	104,800	101,900	108,400	2	3	6
Sherbrooke	91,900	89,400	94,300	92,700	98,500	3	5	7
Trois-Rivières	89,500	88,100	94,500	94,100	100,000	6	6	12
Montréal	105,500	102,600	109,800	106,300	117,500	4	7	11
Ottawa–Hull	116,700	122,400	132,700	125,800	146,000	14	10	25
Kingston	96,400	105,400	112,000	110,600	119,000	16	6	23
Oshawa	103,500	110,700	119,400	119,400	133,000	15	11	28
Toronto	123,500	127,500	139,900	135,000	152,500	13	9	23
Hamilton	105,500	108,300	119,000	119,200	131,900	13	11	25
St. Catharines–Niagara	97,300	100,300	104,200	105,300	112,700	7	8	16
Kitchener	100,600	102,500	114,300	113,500	128,200	14	12	27
London	102,600	104,900	114,100	114,200	122,800	11	8	20
Windsor	103,800	109,400	111,700	122,700	137,000	8	23	32
Sudbury	99,500	98,100	114,400	113,100	118,000	15	3	19
Thunder Bay	106,300	106,600	115,300	112,600	115,600	8	0	9
Winnipeg	100,400	105,500	109,500	104,800	113,100	9	3	13
Regina	107,800	110,700	113,800	109,000	118,500	6	4	10
Saskatoon	103,800	103,800	105,500	101,600	110,300	2	4	6
Calgary	124,600	126,000	133,100	128,400	146,800	7	10	18
Edmonton	118,400	110,300	116,200	110,900	125,000	-2	8	6
Abbotsford	98,900	89,300	106,700	99,800	110,300	8	3	12
Vancouver	119,300	110,300	127,100	119,900	132,500	7	4	11
Victoria	104,300	94,900	112,000	109,300	118,300	7	6	13
All 27 CMAs	111,400	111,700	121,400	117,300	131,100	9	8	18

a: Post-transfer pretax income. A corresponding table for adult equivalent adjusted of all individuals and families is given in Table 2.5. Percentage change based on unrounded data.

Table A2.6: Share of all family income accounted for by the combined income of the 10% of economic families with highest income[a]

	1980	1985	1990	1995	2000	1990 minus 1980	2000 minus 1990	2000 minus 1980
St. John's	24.3	24.9	25.5	25.6	26.2	1.2	0.7	2.0
Halifax	23.2	24.2	23.8	24.6	26.2	0.6	2.5	3.1
Saint John	23.4	24.3	24.6	24.3	25.7	1.2	1.1	2.3
Chicoutimi–Jonquière	23.4	23.1	22.8	23.2	23.1	-0.6	0.3	-0.3
Québec	23.5	23.6	23.3	24.1	24.5	-0.2	1.2	1.0
Sherbrooke	24.2	24.9	24.5	24.6	24.5	0.3	0.0	0.3
Trois-Rivières	24.0	23.8	23.5	23.9	24.4	-0.5	0.9	0.4
Montréal	24.9	25.4	25.7	26.7	27.5	0.8	1.8	2.6
Ottawa–Hull	23.3	23.6	23.7	24.6	26.1	0.4	2.4	2.8
Kingston	23.4	24.5	24.3	24.7	26.2	0.9	1.8	2.8
Oshawa	21.2	22.2	22.3	22.1	22.6	1.0	0.4	1.4
Toronto	25.3	26.3	26.9	28.4	30.6	1.6	3.8	5.4
Hamilton	23.0	23.9	24.7	25.2	26.6	1.6	2.0	3.6
St. Catharines–Niagara	23.3	23.7	24.3	24.2	25.0	1.0	0.7	1.7
Kitchener	23.4	24.0	24.7	25.1	26.1	1.3	1.4	2.7
London	23.8	25.4	25.6	25.5	26.7	1.8	1.1	2.9
Windsor	24.7	24.3	24.7	25.1	25.7	0.0	0.9	0.9
Sudbury	22.4	23.2	24.4	23.9	24.4	2.0	0.0	2.0
Thunder Bay	23.3	22.5	23.7	23.3	24.8	0.4	1.1	1.5
Winnipeg	23.7	24.5	24.7	25.3	25.9	1.0	1.2	2.2
Regina	23.3	24.3	24.4	24.9	24.9	1.0	0.5	1.5
Saskatoon	23.9	24.6	24.6	25.4	26.4	0.7	1.9	2.6
Calgary	25.2	26.1	25.9	27.8	29.6	0.6	3.8	4.4
Edmonton	23.9	24.8	24.4	25.4	25.9	0.5	1.4	1.9
Abbotsford	26.7	24.2	25.6	24.1	24.2	-1.1	-1.3	-2.5
Vancouver	25.2	25.7	25.9	27.2	28.3	0.7	2.4	3.1
Victoria	24.2	24.4	25.3	24.8	24.4	1.1	-0.9	0.2
All 27 CMAs	24.5	25.1	25.4	26.4	27.8	0.9	2.4	3.3

a. Post-transfer pretax income. Economic family persons only. A corresponding table for adult equivalent adjusted of all individuals and families is given in Table 2.6.

Table A3.1: Low-income rates, low-income cut-off (LICO) based, 1980-2000[a]

	1980	1985	1990	1995	2000	Difference		
						1990 minus 1980	2000 minus 1990	2000 minus 1980
Low-income rate								
All 27 CMAs	17.2	18.9	16.3	20.7	16.7	-0.9	0.4	-0.5

a: Low-income rates are defined in Box 1.2. LIM-based low-income rates result in different incidence of low income, but have highly similar changes across years. LIM-based low-income rates are presented in Table 3.1.

Table A3.2: Change in low-income rates, low-income cut-off (LICO) based, 1980-2000[a]

	Difference						
	1985 minus 1980	1990 minus 1985	1995 minus 1990	2000 minus 1995	1990 minus 1980	2000 minus 1990	2000 minus 1980
St. John's	0.6	-2.6	3.2	-2.1	-2.0	1.1	-0.9
Halifax	-0.6	-0.5	3.5	-2.4	-1.1	1.1	0.0
Saint John	4.3	-4.6	2.8	-2.6	-0.3	0.2	-0.1
Chicoutimi–Jonquière	0.1	-3.4	4.6	-4.3	-3.3	0.3	-3.0
Québec	2.4	-3.3	3.8	-3.9	-0.9	-0.1	-1.0
Sherbrooke	2.4	-3.1	2.5	-4.3	-0.7	-1.8	-2.5
Trois-Rivières	-0.2	-2.9	3.0	-3.6	-3.1	-0.6	-3.7
Montréal	2.8	-3.2	5.2	-5.0	-0.4	0.2	-0.2
Ottawa–Hull	-0.3	-2.2	4.4	-4.2	-2.5	0.2	-2.3
Kingston	-1.0	-1.6	2.8	-1.2	-2.6	1.6	-1.0
Oshawa	-0.1	-1.1	3.1	-2.9	-1.2	0.2	-1.0
Toronto	-0.1	-1.9	6.4	-4.6	-2.0	1.8	-0.2
Hamilton	1.8	-2.9	3.6	-2.6	-1.1	1.0	-0.1
St. Catharines–Niagara	0.4	-2.9	3.2	-3.0	-2.5	0.2	-2.3
Kitchener	0.0	-2.2	3.2	-3.4	-2.2	-0.2	-2.4
London	0.4	-2.5	4.0	-2.5	-2.1	1.5	-0.6
Windsor	-1.7	-1.7	1.3	-2.8	-3.4	-1.5	-4.9
Sudbury	1.8	-3.1	3.6	-2.3	-1.3	1.3	0.0
Thunder Bay	1.1	-1.3	2.5	-0.4	-0.2	2.1	1.9
Winnipeg	1.8	-1.2	2.3	-3.8	0.6	-1.5	-0.9
Regina	2.5	-0.7	1.6	-2.1	1.8	-0.5	1.3
Saskatoon	2.5	-1.1	2.1	-3.3	1.4	-1.2	0.2
Calgary	3.6	-1.5	2.3	-5.8	2.1	-3.5	-1.4
Edmonton	4.5	-0.9	2.2	-5.1	3.6	-2.9	0.7
Abbotsford	5.5	-6.9	2.8	-2.2	-1.4	0.6	-0.8
Vancouver	5.5	-5.1	5.3	-2.3	0.4	3.0	3.4
Victoria	4.1	-4.8	1.7	-1.0	-0.7	0.7	0.0
All 27 CMAs	1.7	-2.6	4.4	-4	-0.9	0.4	-0.5

a: Low-income rates are defined in Box 1.2. LIM-based low-income rates result in different incidences of low income, but have highly similar changes across years. Changes in LIM-based low-income rates are presented in Table 3.2.

Table A4.1: Low-income rates and population shares, LICO-based, by group[a]

	2000		
	Low-income rate	Share in population	Share in low-income population
Aboriginal people	39.4	1.6	3.8
Recent immigrants	32.2	9.0	17.3
Other immigrants	16.6	20.8	20.7
Others	14.1	68.7	58.2
Age			
<=17	19.1	23.0	26.4
18-64	15.2	65.3	59.5
65+	20.2	11.7	14.1
Not lone-parent family persons	14.5	92.7	80.5
Lone-parent family persons	44.4	7.3	19.5
All persons	16.7	100.0	100.0

a: Low-income rates were derived using a LICO-based threshold as described in Box 1.2. A corresponding table using the LIM-based threshold is given in Table 4.1.

Table A4.5: Low-income rates among recent immigrants, 1980-2000, CMAs with large recent immigrant populations[a,b]

	Recent immigrant			Others			Ratio		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Montréal	33.6	45.1	45.6	20.9	20.0	19.7	1.6	2.3	2.3
Ottawa–Hull	27.5	34.6	35.2	16.1	13.2	12.8	1.7	2.6	2.8
Toronto	20.6	23.7	28.1	14.5	11.9	12.4	1.4	2.0	2.3
Hamilton	18.3	28.7	35.1	16.0	14.4	14.9	1.1	2.0	2.4
Kitchener	13.4	21.6	23.0	13.1	10.3	9.9	1.0	2.1	2.3
London	13.8	29.1	37.1	15.2	12.3	13.4	0.9	2.4	2.8
Windsor	20.9	27.0	26.8	17.1	13.3	11.3	1.2	2.0	2.4
Calgary	15.0	30.1	23.7	14.8	16.1	12.7	1.0	1.9	1.9
Edmonton	15.4	34.6	28.4	15.2	17.9	15.2	1.0	1.9	1.9
Abbotsford	15.3	16.9	16.3	14.3	12.7	13.3	1.1	1.3	1.2
Vancouver	16.3	26.9	37.2	15.9	15.4	15.9	1.0	1.7	2.3
All 27 CMAs	21.2	28.8	32.2	16.9	15.5	15.1	1.3	1.9	2.1

a: Recent immigrant population share of more than 4% in 2000. Low-income rates were derived using LICO-based thresholds as described in Box 1.2. LIM-based low-income rates are presented in Table 4.5.

b: Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare low-income rates across CMAs at a single point in time. Low-income rates by CMA are produced for the purposes of comparing differences within the CMA, and differences in the growth of the low-income population across CMAs over time. Please see Text Box 1.2 for more details.

Table A4.6: Contribution of recent immigrants to overall changes in low-income, CMAs with large recent immigrant populations[a]

	1990 minus 1980			2000 minus 1990		
	Total change	Associated with recent immigrants	Associated with others	Total change	Associated with recent immigrants	Associated with others
Montréal	-0.4	0.5	-0.9	0.2	0.7	-0.5
Ottawa-Hull	-2.5	0.3	-2.8	0.2	0.9	-0.7
Toronto	-2.0	0.0	-2.1	1.8	2.0	-0.2
Hamilton	-1.1	0.2	-1.3	1.0	0.7	0.3
Kitchener	-2.2	0.2	-2.4	-0.2	0.3	-0.5
London	-2.1	0.6	-2.7	1.5	0.4	1.1
Windsor	-3.4	0.1	-3.5	-1.5	0.9	-2.3
Calgary	2.1	0.7	1.5	-3.5	-0.2	-3.3
Edmonton	3.6	0.7	2.9	-2.9	-0.5	-2.4
Abbotsford	-1.4	-0.1	-1.4	0.6	0.4	0.2
Vancouver	0.4	0.7	-0.2	3.0	3.8	-0.8
All 27 CMAs	-0.9	0.3	-1.2	0.4	1.1	-0.7

a. Recent immigrant population share of more than 4% in 2000. Low-income rates were derived using LICO-based thresholds as described in Box 1.2. LIM-based low-income rates are presented in Table 4.6.

Table A4.8: Low income rates among Aboriginal people, 1980-2000, CMAs with large Aboriginal populations[a,b]

	Aboriginal people		Others		Ratio	
	1995	2000	1995	2000	1995	2000
Sudbury	45.2	29.1	16.5	14.3	2.7	2.0
Thunder Bay	45.5	40.9	12.7	12.3	3.6	3.3
Winnipeg	61.1	49.1	19.9	16.1	3.1	3.0
Regina	62.6	53.2	14.0	11.9	4.5	4.5
Saskatoon	63.9	52.5	17.6	14.2	3.6	3.7
Edmonton	54.5	39.1	19.7	14.8	2.8	2.6
All 27 CMAs	50.6	39.4	20.2	16.3	2.5	2.4

a. Aboriginal population share of more than 4% in 2000. Low-income rates were derived using LICO-based thresholds as described in Box 1.2. LIM-based low-income rates are presented in Table 4.8.

b. Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare low-income rates across CMAs at a single point in time. Low-income rates by CMA are produced for the purposes of comparing differences within the CMA, and differences in the growth of the low-income population across CMAs over time. Please see Text Box 1.2 for more details.

Table A4.9: Low-income rates among children, seniors and lone-parent families, 1980-2000[a,b]

	Children			Seniors			Lone-parent family persons			All		
	1980	2000	2000 minus 1980	1980	2000	2000 minus 1980	1980	2000	2000 minus 1980	1980	2000	2000 minus 1980
St. John's	21.2	21.2	0.0	27.7	14.7	-13.0	52.1	56.0	3.9	18.2	17.3	-0.9
Halifax	17.4	17.7	0.3	26.3	13.9	-12.4	51.2	50.4	-0.8	15.2	15.2	0.0
Saint John	20.5	21.9	1.4	28.2	16.5	-11.7	60.9	60.4	-0.5	17.7	17.6	-0.1
Chicoutimi–Jonquière	21.7	16.4	-5.3	34.5	19.4	-15.1	59.3	45.9	-13.4	19.5	16.5	-3.0
Québec	19.9	17.1	-2.8	41.3	28.5	-12.8	56.6	41.7	-14.9	19.7	18.7	-1.0
Sherbrooke	20.8	17.4	-3.4	35.1	19.4	-15.7	57.3	36.1	-21.2	20.6	18.1	-2.5
Trois-Rivières	25.9	20.2	-5.7	39.8	21.4	-18.4	62.0	46.0	-16.0	23.5	19.8	-3.7
Montréal	23.8	23.8	0.0	41.8	28.4	-13.4	57.9	47.9	-10.0	21.6	21.4	-0.2
Ottawa–Hull	18.6	17.0	-1.6	29.2	16.0	-13.2	50.1	41.3	-8.8	16.6	14.3	-2.3
Kingston	17.3	17.2	-0.1	22.4	9.0	-13.4	57.7	47.2	-10.5	16.0	15.0	-1.0
Oshawa	11.5	11.8	0.3	21.5	10.2	-11.3	43.6	38.1	-5.5	10.4	9.4	-1.0
Toronto	17.2	18.3	1.1	31.9	19.4	-12.5	48.2	40.7	-7.5	15.3	15.1	-0.2
Hamilton	17.7	18.7	1.0	35.2	21.8	-13.4	60.0	50.0	-10.0	16.1	16.0	-0.1
St. Catharines–Niagara	17.7	15.5	-2.2	24.8	12.5	-12.3	59.9	44.0	-15.9	15.2	12.9	-2.3
Kitchener	14.8	13.1	-1.7	22.7	11.4	-11.3	47.8	38.3	-9.5	13.1	10.7	-2.4
London	17.2	17.3	0.1	21.9	10.8	-11.1	49.2	44.7	-4.5	15.1	14.5	-0.6
Windsor	20.0	14.9	-5.1	28.3	13.8	-14.5	61.2	41.0	-20.2	17.3	12.4	-4.9
Sudbury	16.6	17.8	1.2	26.6	13.4	-13.2	61.4	48.3	-13.1	15.0	15.0	0.0
Thunder Bay	13.3	17.5	4.2	25.2	14.8	-10.4	47.2	49.4	2.2	12.3	14.2	1.9
Winnipeg	21.8	23.0	1.2	40.6	23.8	-16.8	58.2	55.3	-2.9	19.8	18.9	-0.9
Regina	15.3	19.2	3.9	29.3	14.0	-15.3	47.9	46.0	-1.9	14.0	15.3	1.3
Saskatoon	18.4	21.1	2.7	33.6	13.7	-19.9	54.7	50.5	-4.2	17.5	17.7	0.2
Calgary	15.9	14.9	-1.0	35.7	16.7	-19.0	45.4	36.9	-8.5	14.9	13.5	-1.4
Edmonton	17.1	18.7	1.6	35.7	17.9	-17.8	49.5	45.9	-3.6	15.2	15.9	0.7
Abbotsford	15.2	16.5	1.3	25.1	12.7	-12.4	51.0	42.5	-8.5	14.3	13.5	-0.8
Vancouver	15.7	21.9	6.2	37.2	22.4	-14.8	45.6	43.8	-1.8	16.0	19.4	3.4
Victoria	14.9	15.1	0.2	23.5	10.8	-12.7	42.0	38.3	-3.7	14.3	14.3	0.0
All 27 CMAs	18.8	19.1	0.3	34.1	20.2	-13.9	52.6	44.4	-8.2	17.2	16.7	-0.5

a: Low-income rates were derived using LICO-based thresholds as described in Box 1.2. LIM-based low-income rates are presented in Table 4.9.

b: Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare low-income rates across CMAs at a single point in time. Low-income rates by CMA are produced for the purposes of comparing differences within the CMA, and differences in the growth of the low-income population across CMAs over time. Please see Text Box 1.2 for more details.

Table A6.1: Percent of census tracts with low-income rates greater than 40%[a,b]

	1980	1985	1990	1995	2000	1990 minus 1980	2000 minus 1990	2000 minus 1980
				percent				
Halifax	3.2	1.4	2.7	5.3	3.5	-0.5	0.8	0.3
Québec	13.1	17.6	15.2	21.2	14.0	2.1	-1.2	0.9
Montréal	13.1	22.6	15.4	26.8	14.2	2.3	-1.2	1.1
Ottawa–Hull	8.5	7.4	5.3	10.3	4.7	-3.2	-0.6	-3.8
Toronto	2.2	2.2	1.7	6.2	2.9	-0.5	1.2	0.7
Hamilton	3.5	7.4	4.4	10.6	8.2	0.9	3.8	4.7
St. Catharines–Niagara	0.0	1.2	0.0	0.0	0.0	0.0	0.0	0.0
Kitchener	0.0	1.3	0.0	1.3	0.0	0.0	0.0	0.0
London	1.4	2.3	0.0	2.3	2.0	-1.4	2.0	0.6
Winnipeg	11.2	15.0	13.5	18.5	11.0	2.3	-2.5	-0.2
Calgary	0.9	4.9	1.3	3.3	0.5	0.4	-0.8	-0.4
Edmonton	1.5	5.7	4.4	10.3	2.5	2.9	-1.9	1.0
Vancouver	2.0	7.4	2.4	3.4	2.9	0.4	0.5	0.9
All 27 CMAs[c]	5.9	9.3	6.2	11.7	6.3	0.3	0.1	0.4

a: Among CMAs with more than 75 CTs. Low income is derived from the LICO-based threshold. Table 6.1 is a corresponding table with a LIM-based threshold.
b: Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare neighbourhood low-income rates across CMAs at a single point in time. Neighbourhood low-income rates by CMA are produced for the purposes of comparing differences within a CMA over time, and differences in the growth of low-income neighbourhoods across CMAs over time. Please see Text Box 5.1 for more details.
c: Includes CMAs with less than 75 CTs.

Table A6.2: The fraction of low-income persons living in low-income neighbourhoods[a,b]

	1980	1985	1990	1995	2000	2000 minus 1980
				percent		
Halifax	6.4	4.9	6.5	10.7	7.1	0.7
Québec	15.2	22.3	21.4	27.1	23.9	8.7
Montréal	15.8	30.0	21.3	35.3	24.8	9.0
Ottawa–Hull	17.4	13.9	11.0	18.1	11.1	-6.3
Toronto	6.3	7.1	5.3	14.9	7.8	1.5
Hamilton	7.0	16.5	8.2	20.8	18.9	11.9
St. Catharines–Niagara	0.0	1.5	0.0	0.0	0.0	0.0
Kitchener	0.0	1.4	0.0	0.9	0.0	0.0
London	3.0	3.3	0.0	3.5	3.6	0.6
Winnipeg	18.2	29.1	29.2	35.1	25.5	7.3
Calgary	2.0	9.3	2.7	5.5	1.1	-0.9
Edmonton	2.7	12.1	10.5	19.1	6.2	3.5
Vancouver	3.1	15.9	7.7	8.3	6.1	3.0
All 27 CMAa[c]	9.0	15.2	10.6	18.3	11.9	2.9

a: Among CMAs with more than 75 CTs. Low-income is derived from the LICO-based threshold. Table 6.2 is a corresponding table with a LIM-based threshold.
b: Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare neighbourhood low-income rates across CMAs at a single point in time. Neighbourhood low-income rates by CMA are produced for the purposes of comparing differences within a CMA over time, and differences in the growth of low-income neighbourhoods across CMAs over time. Please see Text Box 5.1 for more details.
c: Includes CMAs with less than 75 CTs.

Table A6.3: The fraction of the CMA population living in low-income neighbourhoods[a,b]

	1980	1985	1990	1995	2000	2000 minus 1980
			percent			
Halifax	2.6	1.9	2.2	4.4	2.5	-0.1
Québec	6.2	10.0	8.4	11.8	8.9	2.7
Montréal	6.9	14.9	9.2	18.2	10.9	4.0
Ottawa–Hull	7.3	5.8	4.0	7.8	4.1	-3.2
Toronto	2.1	2.3	1.7	6.5	2.7	0.6
Hamilton	2.4	6.4	2.9	8.5	6.9	4.5
St. Catharines–Niagara	0.0	0.6	0.0	0.0	0.0	0.0
Kitchener	0.0	0.5	0.0	0.3	0.0	0.0
London	1.1	1.3	0.0	1.6	1.5	0.4
Winnipeg	7.1	11.6	10.5	14.3	9.0	0.0
Calgary	0.5	4.1	1	2.2	0.3	-0.2
Edmonton	1.0	5.9	4.6	8.9	2.4	1.4
Vancouver	1.0	7.1	2.5	3.7	2.4	1.4
All 27 CMAs[c]	3.5	6.6	4.0	8.4	4.6	1.1

a. Among CMAs with more than 75 CTs. Low income is derived from the LICO-based threshold. Table 6.3 is a corresponding table with a LIM-based threshold.
b. Due to inter-CMA differences in cost of living which are not accounted for by these measures, it is not valid to compare neighbourhood low-income rates across CMAs at a single point in time. Neighbourhood low-income rates by CMA are produced for the purposes of comparing differences within a CMA over time, and differences in the growth of low-income neighbourhoods across CMAs over time. Please see Text Box 5.1 for more details.
c. Includes CMAs with less than 75 CTs.

Table A8.1: Population shares by group, low-income neighbourhoods, 2000[a]

	Aboriginal persons	Recent immigrants	Other immigrants	Others	Lone-parent family persons
Halifax	2.1	2.5	5.9	89.6	19.2
Québec	0.6	2.5	2.5	94.4	9.1
Montréal	0.4	19.3	24.8	55.5	12.1
Ottawa–Hull	1.6	20.0	20.0	58.4	15.1
Toronto	0.7	38.8	37.5	23.0	17.8
Hamilton	2.9	11.1	24.8	61.3	13.4
St. Catharines–Niagara[c]	–	–	–	–	–
Kitchener[c]	–	–	–	–	–
London	4.3	8.5	15.8	71.4	17.5
Winnipeg	26.7	8.7	21.0	43.6	18.1
Calgary	3.9	13.0	31.0	52.2	2.1
Edmonton	11.7	12.8	24.2	51.3	8.7
Vancouver	7.4	22.7	27.1	42.9	9.4
All 27 CMAs[b]	4.3	17.8	22.4	55.6	13.6

a. A low-income neighbourhood is a Census Tract (CT) with more than 40% of its residents in low-income. Among CMAs with more than 75 CTs. Low income is derived from the LICO-based threshold. Table 8.1 is a corresponding table with a LIM-based threshold.
b. Including CMAs with less than 75 CTs.
c. There were no low-income CTs in St. Catharines–Niagara or Kitchener in 2000.
– Missing or could not be computed.

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